
State:	Pennsylvania	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long-Term Care		
Project Name/Number:	CICA LTC Rate Increase Filing/145MAI01-40.05		

Filing at a Glance

Company:	MedAmerica Insurance Company
Product Name:	Long-Term Care
State:	Pennsylvania
TOI:	LTC03I Individual Long Term Care
Sub-TOI:	LTC03I.001 Qualified
Filing Type:	Rate - Other (Not M.U. or G.I. Product)
Date Submitted:	07/29/2021
SERFF Tr Num:	MILL-132822823
SERFF Status:	Assigned
State Tr Num:	MILL-132822823
State Status:	Received Review in Progress
Co Tr Num:	CICA - MEDAMERICA
Effective	On Approval
Date Requested:	
Author(s):	Courtney Williamson, Joe Neary, Cassi Noel, Derek Lesniak, Matt Mickolich, Lola Heimlich, Casey Gustina
Reviewer(s):	Jim Laverty (primary)
Disposition Date:	
Disposition Status:	
Effective Date:	

State Filing Description:

Proposed aggregate 12.1% increase on 222 policyholders of MedAmerica's individual LTC forms 14515-PA (the 515 Series) and 14785-PA (the 780 Series).

State:	Pennsylvania	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long-Term Care		
Project Name/Number:	CICA LTC Rate Increase Filing/145MAI01-40.05		

General Information

Project Name: CICA LTC Rate Increase Filing

Project Number: 145MAI01-40.05

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact: 12.1%

Deemer Date:

Submitted By: Joe Neary

Filing Description:

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: Pennsylvania is the state of domicile.

Market Type: Individual

Individual Market Type:

Filing Status Changed: 07/31/2021

State Status Changed: 07/31/2021

Created By: Derek Lesniak

Corresponding Filing Tracking Number:

State TOI: LTC03I Individual Long Term Care

State:	Pennsylvania	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long-Term Care		
Project Name/Number:	CICA LTC Rate Increase Filing/145MAI01-40.05		

On behalf of the company, we are submitting the referenced rate filing for your review. This is an existing policy form(s) that provides long-term care coverage. This policy form(s) was written by Combined Insurance Company of America (CICA) and issued in Pennsylvania from February 18, 1999 through June 1, 2008 and is no longer marketed in any jurisdiction.

In 2008, MedAmerica acquired the long-term care block of business issued by CICA from Ace Ltd. and subsequently submitted a certificate of assumption filing. As a result, most of the nationwide policies are now on MedAmerica paper; however, approximately 16% of the in-force policyholders nationwide objected to the assumption filing and remain on CICA paper. In Pennsylvania, all of the in-force policies are on MedAmerica paper. MedAmerica has 100% of the risk on this form(s), including policies on CICA paper, and administers and manages the entire block.

The company is requesting a premium rate increase on the form(s), including all associated riders. The need for a premium rate increase is due to emerging and projected experience running more adverse than originally expected.

This rate increase request is a follow-up to two prior nationwide requests for the 515 Series and one prior nationwide request for the 780 Series. However, because this jurisdiction did not allow full implementation of the prior requested increase(s), the rate level being requested in this follow-up filing was determined to be actuarially equivalent as described in Appendix B to the enclosed actuarial memorandum. As with the prior request, the requested rate increase varies by series and inflation protection option. The enclosed cover letter provides the average prior, requested, and cumulative rate increases for the form(s) by series and inflation protection option.

For the 780 Series policies, the prior requested rate increase was approved in full. The company is not requesting a rate increase on these policies at this time as shown in the cover letter.

The cumulative prior increase reflects the four prior increases filed for use on the 515 Series policies in May 2014, June 2015, August 2019, and August 2020 and one prior increase phased in over a 2-year period filed for use on the 780 Series policies in August 2019. The company is seeking this current rate increase request to help alleviate the adverse performance on this block of business.

As stated in the enclosed actuarial memorandum, a larger rate increase is justified on this block of business. If it is the Department's position to only allow future rate increases if experience deteriorates from the current most-likely projections used in this filing, the company respectfully requests that the Department notify them and allow the company to revise the current rate increase request.

Similar to the prior increase(s), the company will offer insureds affected by the premium increase the option of reducing their policy benefits to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the rate increase. The company will offer a contingent benefit upon lapse to insureds that trigger a substantial rate increase. Additionally, the company will voluntarily offer a contingent benefit upon lapse to insureds affected by the rate increase, even if the increase is not considered substantial.

Company and Contact

Filing Contact Information

Courtney Williamson, Associate Actuary	courtney.williamson@milliman.com
8500 Normandale Lake Blvd.	952-820-2413 [Phone]
Suite 1850	
Minneapolis, MN 55437	

State: Pennsylvania **Filing Company:** MedAmerica Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long-Term Care
Project Name/Number: CICA LTC Rate Increase Filing/145MAI01-40.05

Filing Company Information

(This filing was made by a third party - millimaninc)

MedAmerica Insurance Company	CoCode: 69515	State of Domicile:
165 Court Street	Group Code: 1186	Pennsylvania
Rochester, NY 14647	Group Name: Lifetime HealthCare	Company Type:
(800) 544-0327 ext. [Phone]	Group	Life/Accident/Health
	FEIN Number: 34-0977231	State ID Number:

State:	Pennsylvania	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long-Term Care		
Project Name/Number:	CICA LTC Rate Increase Filing/145MAI01-40.05		

Filing Fees

State Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

State:	Pennsylvania	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long-Term Care		
Project Name/Number:	CICA LTC Rate Increase Filing/145MAI01-40.05		

Rate Information

Rate data applies to filing.

Filing Method:	Review and Approval
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	10.500%
Effective Date of Last Rate Revision:	08/21/2020
Filing Method of Last Filing:	Review and Approval
SERFF Tracking Number of Last Filing:	MILL-132344370

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
MedAmerica Insurance Company	12.100%	12.100%	\$38,512	222	\$319,208	21.500%	0.000%

State:	Pennsylvania	Filing Company:	MedAmerica Insurance Company
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Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		515 Series Rate Tables	14515-PA	Revised	Previous State Filing Number: MILL-132344370 Percent Rate Change Request: 15.9	PA_CICA_Proposed Rate Tables_515 Series_20210728.pdf, PA_CICA_Current Rate Tables_515 Series_20210728.pdf,
2		780 Series Rate Tables	14785-PA	Revised	Previous State Filing Number: MILL-132344370 Percent Rate Change Request:	PA_CICA_Proposed Rate Tables_780 Series_20210728.pdf, PA_CICA_Current Rate Tables_780 Series_20210728.pdf,

MEDAMERICA INSURANCE COMPANY

165 COURT STREET, ROCHESTER, NEW YORK 14647

RATE SHEET FOR POLICY FORM 14515 WITH NO INFLATION PROTECTION

BASE PLAN ANNUAL PREMIUMS (Per \$10 of Benefit) WITH 0% RATE INCREASE

Issue Age	Lifetime Multiplier = 400 Elimination Period			Lifetime Multiplier = 800 Elimination Period			Lifetime Multiplier = 1200 Elimination Period			Lifetime Multiplier = 1600 Elimination Period			Lifetime Multiplier = Unlimited Elimination Period		
	<u>20 Days</u>	<u>90 Days</u>	<u>180 Days</u>	<u>20 Days</u>	<u>90 Days</u>	<u>180 Days</u>	<u>20 Days</u>	<u>90 Days</u>	<u>180 Days</u>	<u>20 Days</u>	<u>90 Days</u>	<u>180 Days</u>	<u>20 Days</u>	<u>90 Days</u>	<u>180 Days</u>
18-44	\$17	\$15	\$14	\$22	\$19	\$18	\$25	\$22	\$21	\$26	\$23	\$22	\$36	\$32	\$29
45-49	\$23	\$21	\$19	\$32	\$28	\$26	\$36	\$32	\$29	\$40	\$35	\$32	\$58	\$50	\$46
50	\$26	\$23	\$22	\$36	\$32	\$29	\$43	\$37	\$35	\$48	\$41	\$39	\$69	\$59	\$55
51	\$28	\$25	\$22	\$37	\$33	\$30	\$46	\$40	\$36	\$51	\$44	\$40	\$73	\$63	\$58
52	\$29	\$25	\$23	\$40	\$35	\$32	\$48	\$41	\$37	\$54	\$47	\$43	\$77	\$68	\$61
53	\$30	\$26	\$25	\$43	\$36	\$33	\$51	\$44	\$40	\$58	\$50	\$46	\$81	\$72	\$65
54	\$32	\$28	\$25	\$44	\$39	\$35	\$54	\$47	\$43	\$61	\$52	\$48	\$87	\$75	\$69
55	\$33	\$29	\$26	\$47	\$41	\$37	\$58	\$50	\$44	\$65	\$55	\$51	\$91	\$80	\$72
56	\$35	\$30	\$28	\$51	\$43	\$39	\$62	\$52	\$48	\$69	\$59	\$54	\$98	\$84	\$77
57	\$36	\$32	\$29	\$55	\$47	\$41	\$66	\$57	\$51	\$75	\$63	\$58	\$105	\$91	\$83
58	\$40	\$35	\$30	\$59	\$51	\$46	\$72	\$62	\$57	\$81	\$69	\$63	\$113	\$98	\$90
59	\$43	\$36	\$33	\$65	\$55	\$50	\$79	\$68	\$61	\$88	\$76	\$69	\$123	\$106	\$97
60	\$47	\$40	\$36	\$70	\$61	\$54	\$86	\$73	\$66	\$97	\$83	\$75	\$134	\$116	\$105
61	\$50	\$43	\$39	\$76	\$65	\$59	\$92	\$80	\$72	\$105	\$90	\$81	\$145	\$126	\$115
62	\$54	\$46	\$41	\$83	\$70	\$63	\$101	\$87	\$77	\$112	\$97	\$88	\$156	\$135	\$123
63	\$58	\$50	\$44	\$88	\$75	\$68	\$106	\$92	\$83	\$120	\$104	\$94	\$166	\$144	\$130
64	\$62	\$52	\$48	\$92	\$79	\$70	\$112	\$97	\$87	\$126	\$109	\$98	\$174	\$150	\$137
65	\$66	\$57	\$51	\$97	\$83	\$75	\$119	\$102	\$92	\$132	\$115	\$104	\$182	\$159	\$144
66	\$70	\$61	\$55	\$104	\$90	\$80	\$127	\$109	\$98	\$142	\$123	\$112	\$195	\$168	\$153
67	\$77	\$68	\$61	\$113	\$97	\$87	\$138	\$119	\$108	\$156	\$134	\$121	\$213	\$184	\$167
68	\$86	\$73	\$68	\$126	\$108	\$97	\$153	\$132	\$119	\$173	\$149	\$134	\$235	\$203	\$184
69	\$94	\$81	\$73	\$139	\$120	\$108	\$171	\$148	\$132	\$192	\$166	\$149	\$259	\$225	\$204
70	\$104	\$90	\$81	\$156	\$134	\$120	\$190	\$164	\$148	\$214	\$185	\$167	\$290	\$250	\$226
71	\$115	\$99	\$90	\$174	\$149	\$134	\$213	\$184	\$166	\$239	\$206	\$186	\$323	\$279	\$253
72	\$128	\$110	\$99	\$195	\$167	\$150	\$239	\$206	\$185	\$268	\$230	\$208	\$360	\$312	\$282
73	\$144	\$124	\$112	\$218	\$186	\$167	\$266	\$230	\$207	\$299	\$258	\$233	\$402	\$348	\$315
74	\$160	\$138	\$126	\$243	\$208	\$186	\$297	\$257	\$230	\$334	\$288	\$261	\$449	\$388	\$351
75	\$179	\$155	\$139	\$269	\$230	\$207	\$331	\$286	\$257	\$373	\$320	\$290	\$498	\$431	\$389
76	\$200	\$173	\$156	\$299	\$257	\$230	\$367	\$317	\$286	\$413	\$356	\$322	\$552	\$477	\$432
77	\$222	\$192	\$174	\$331	\$284	\$257	\$407	\$352	\$316	\$458	\$395	\$357	\$611	\$529	\$477
78	\$247	\$213	\$192	\$368	\$316	\$286	\$451	\$391	\$351	\$508	\$439	\$396	\$676	\$585	\$529
79	\$275	\$236	\$214	\$408	\$352	\$317	\$501	\$432	\$388	\$564	\$487	\$440	\$751	\$649	\$585
80	\$304	\$261	\$236	\$450	\$389	\$352	\$552	\$476	\$428	\$622	\$537	\$484	\$827	\$715	\$644
81	\$333	\$286	\$258	\$493	\$426	\$386	\$603	\$522	\$468	\$680	\$587	\$530	\$901	\$778	\$702
82	\$360	\$309	\$279	\$534	\$462	\$418	\$653	\$563	\$505	\$734	\$633	\$571	\$969	\$836	\$755
83	\$388	\$333	\$299	\$574	\$498	\$450	\$700	\$603	\$542	\$785	\$678	\$611	\$1,032	\$891	\$802
84	\$415	\$356	\$320	\$615	\$533	\$480	\$745	\$644	\$580	\$835	\$720	\$650	\$1,093	\$943	\$849
85+	\$563	\$477	\$424	\$822	\$704	\$627	\$976	\$838	\$749	\$1,076	\$925	\$829	\$1,341	\$1,145	\$1,024

MEDAMERICA INSURANCE COMPANY

165 COURT STREET, ROCHESTER, NEW YORK 14647

RATE SHEET FOR POLICY FORM 14515 WITH INFLATION PROTECTION

BASE PLAN ANNUAL PREMIUMS (Per \$10 of Benefit) WITH 21.5% RATE INCREASE

Issue Age	Lifetime Multiplier = 400 Elimination Period			Lifetime Multiplier = 800 Elimination Period			Lifetime Multiplier = 1200 Elimination Period			Lifetime Multiplier = 1600 Elimination Period			Lifetime Multiplier = Unlimited Elimination Period		
	<u>20 Days</u>	<u>90 Days</u>	<u>180 Days</u>	<u>20 Days</u>	<u>90 Days</u>	<u>180 Days</u>	<u>20 Days</u>	<u>90 Days</u>	<u>180 Days</u>	<u>20 Days</u>	<u>90 Days</u>	<u>180 Days</u>	<u>20 Days</u>	<u>90 Days</u>	<u>180 Days</u>
18-44	\$29	\$27	\$24	\$39	\$34	\$31	\$43	\$39	\$36	\$46	\$41	\$39	\$63	\$56	\$51
45-49	\$41	\$36	\$34	\$56	\$48	\$46	\$63	\$56	\$51	\$70	\$60	\$56	\$101	\$87	\$80
50	\$46	\$41	\$39	\$63	\$56	\$51	\$75	\$65	\$60	\$85	\$72	\$68	\$121	\$104	\$97
51	\$48	\$43	\$39	\$65	\$58	\$53	\$80	\$70	\$63	\$89	\$77	\$70	\$128	\$111	\$101
52	\$51	\$43	\$41	\$70	\$60	\$56	\$85	\$72	\$65	\$94	\$82	\$75	\$135	\$118	\$106
53	\$53	\$46	\$43	\$75	\$63	\$58	\$89	\$77	\$70	\$101	\$87	\$80	\$142	\$126	\$114
54	\$56	\$48	\$43	\$77	\$68	\$60	\$94	\$82	\$75	\$106	\$92	\$85	\$152	\$130	\$121
55	\$58	\$51	\$46	\$82	\$72	\$65	\$101	\$87	\$77	\$114	\$97	\$89	\$159	\$140	\$126
56	\$60	\$53	\$48	\$89	\$75	\$68	\$109	\$92	\$85	\$121	\$104	\$94	\$171	\$147	\$135
57	\$63	\$56	\$51	\$97	\$82	\$72	\$116	\$99	\$89	\$130	\$111	\$101	\$184	\$159	\$145
58	\$70	\$60	\$53	\$104	\$89	\$80	\$126	\$109	\$99	\$142	\$121	\$111	\$198	\$171	\$157
59	\$75	\$63	\$58	\$114	\$97	\$87	\$138	\$118	\$106	\$155	\$133	\$121	\$215	\$186	\$169
60	\$82	\$70	\$63	\$123	\$106	\$94	\$150	\$128	\$116	\$169	\$145	\$130	\$234	\$203	\$184
61	\$87	\$75	\$68	\$133	\$114	\$104	\$162	\$140	\$126	\$184	\$157	\$142	\$254	\$220	\$200
62	\$94	\$80	\$72	\$145	\$123	\$111	\$176	\$152	\$135	\$196	\$169	\$155	\$273	\$237	\$215
63	\$101	\$87	\$77	\$155	\$130	\$118	\$186	\$162	\$145	\$210	\$181	\$164	\$290	\$251	\$227
64	\$109	\$92	\$85	\$162	\$138	\$123	\$196	\$169	\$152	\$220	\$191	\$171	\$304	\$263	\$239
65	\$116	\$99	\$89	\$169	\$145	\$130	\$208	\$179	\$162	\$232	\$200	\$181	\$319	\$278	\$251
66	\$123	\$106	\$97	\$181	\$157	\$140	\$222	\$191	\$171	\$249	\$215	\$196	\$341	\$295	\$268
67	\$135	\$118	\$106	\$198	\$169	\$152	\$242	\$208	\$188	\$273	\$234	\$213	\$372	\$321	\$292
68	\$150	\$128	\$118	\$220	\$188	\$169	\$268	\$232	\$208	\$302	\$261	\$234	\$411	\$355	\$321
69	\$164	\$142	\$128	\$244	\$210	\$188	\$299	\$258	\$232	\$336	\$290	\$261	\$454	\$394	\$357
70	\$181	\$157	\$142	\$273	\$234	\$210	\$333	\$287	\$258	\$374	\$324	\$292	\$507	\$437	\$396
71	\$200	\$174	\$157	\$304	\$261	\$234	\$372	\$321	\$290	\$418	\$360	\$326	\$565	\$488	\$442
72	\$225	\$193	\$174	\$341	\$292	\$263	\$418	\$360	\$324	\$469	\$403	\$365	\$630	\$546	\$493
73	\$251	\$217	\$196	\$382	\$326	\$292	\$466	\$403	\$362	\$524	\$452	\$408	\$703	\$609	\$551
74	\$280	\$242	\$220	\$425	\$365	\$326	\$519	\$449	\$403	\$584	\$505	\$456	\$785	\$679	\$613
75	\$314	\$270	\$244	\$471	\$403	\$362	\$580	\$500	\$449	\$652	\$560	\$507	\$872	\$753	\$681
76	\$350	\$302	\$273	\$524	\$449	\$403	\$642	\$555	\$500	\$722	\$623	\$563	\$966	\$836	\$756
77	\$389	\$336	\$304	\$580	\$497	\$449	\$712	\$616	\$553	\$802	\$691	\$625	\$1,070	\$925	\$836
78	\$432	\$372	\$336	\$645	\$553	\$500	\$790	\$683	\$613	\$889	\$768	\$693	\$1,183	\$1,024	\$925
79	\$481	\$413	\$374	\$715	\$616	\$555	\$877	\$756	\$679	\$988	\$852	\$770	\$1,314	\$1,135	\$1,024
80	\$531	\$456	\$413	\$787	\$681	\$616	\$966	\$833	\$749	\$1,089	\$939	\$848	\$1,447	\$1,251	\$1,128
81	\$582	\$500	\$452	\$862	\$746	\$676	\$1,055	\$913	\$819	\$1,191	\$1,026	\$927	\$1,577	\$1,362	\$1,229
82	\$630	\$541	\$488	\$935	\$809	\$732	\$1,142	\$985	\$884	\$1,285	\$1,108	\$1,000	\$1,695	\$1,463	\$1,321
83	\$679	\$582	\$524	\$1,005	\$872	\$787	\$1,224	\$1,055	\$949	\$1,374	\$1,186	\$1,070	\$1,806	\$1,560	\$1,403
84	\$727	\$623	\$560	\$1,077	\$932	\$840	\$1,304	\$1,128	\$1,014	\$1,461	\$1,261	\$1,137	\$1,913	\$1,649	\$1,485
85+	\$985	\$836	\$741	\$1,439	\$1,232	\$1,096	\$1,707	\$1,466	\$1,311	\$1,884	\$1,618	\$1,451	\$2,347	\$2,004	\$1,792

Optional Rider Premium Factors

Issue <u>Age</u>	Home Health <u>Care Increase</u>	Inflation <u>Protection</u>	Non-Forfeiture <u>Benefit</u>
18-44	1.15	2.08	1.25
45-49	1.15	2.00	1.20
50	1.15	1.94	1.15
51	1.15	1.92	1.14
52	1.15	1.90	1.14
53	1.15	1.89	1.14
54	1.15	1.88	1.14
55	1.15	1.87	1.14
56	1.15	1.86	1.14
57	1.15	1.85	1.14
58	1.15	1.84	1.14
59	1.15	1.83	1.14
60	1.15	1.82	1.14
61	1.15	1.81	1.14
62	1.15	1.80	1.13
63	1.15	1.78	1.13
64	1.15	1.76	1.13
65	1.15	1.74	1.13
66	1.15	1.72	1.12
67	1.15	1.70	1.12
68	1.15	1.68	1.12
69	1.15	1.66	1.12
70	1.15	1.64	1.11
71	1.15	1.62	1.11
72	1.15	1.60	1.11
73	1.15	1.58	1.10
74	1.15	1.56	1.10
75	1.15	1.54	1.09
76	1.15	1.52	1.09
77	1.15	1.50	1.08
78	1.15	1.48	1.08
79	1.15	1.46	1.07
80	1.15	1.44	1.07
81	1.15	1.42	1.07
82	1.15	1.40	1.06
83	1.15	1.39	1.06
84	1.15	1.38	1.06
85+	1.15	1.36	1.06

MEDAMERICA INSURANCE COMPANY
165 COURT STREET, ROCHESTER, NEW YORK 14647
RATE SHEET FOR POLICY FORM 14515 WITH NO INFLATION PROTECTION
CURRENT BASE PLAN ANNUAL PREMIUMS (Per \$10 of Benefit)

Issue Age	Lifetime Multiplier = 400 <i>Elimination Period</i>			Lifetime Multiplier = 800 <i>Elimination Period</i>			Lifetime Multiplier = 1200 <i>Elimination Period</i>			Lifetime Multiplier = 1600 <i>Elimination Period</i>			Lifetime Multiplier = Unlimited <i>Elimination Period</i>		
	<i>20 Days</i>	<i>90 Days</i>	<i>180 Days</i>	<i>20 Days</i>	<i>90 Days</i>	<i>180 Days</i>	<i>20 Days</i>	<i>90 Days</i>	<i>180 Days</i>	<i>20 Days</i>	<i>90 Days</i>	<i>180 Days</i>	<i>20 Days</i>	<i>90 Days</i>	<i>180 Days</i>
18-44	\$17	\$15	\$14	\$22	\$19	\$18	\$25	\$22	\$21	\$26	\$23	\$22	\$36	\$32	\$29
45-49	\$23	\$21	\$19	\$32	\$28	\$26	\$36	\$32	\$29	\$40	\$35	\$32	\$58	\$50	\$46
50	\$26	\$23	\$22	\$36	\$32	\$29	\$43	\$37	\$35	\$48	\$41	\$39	\$69	\$59	\$55
51	\$28	\$25	\$22	\$37	\$33	\$30	\$46	\$40	\$36	\$51	\$44	\$40	\$73	\$63	\$58
52	\$29	\$25	\$23	\$40	\$35	\$32	\$48	\$41	\$37	\$54	\$47	\$43	\$77	\$68	\$61
53	\$30	\$26	\$25	\$43	\$36	\$33	\$51	\$44	\$40	\$58	\$50	\$46	\$81	\$72	\$65
54	\$32	\$28	\$25	\$44	\$39	\$35	\$54	\$47	\$43	\$61	\$52	\$48	\$87	\$75	\$69
55	\$33	\$29	\$26	\$47	\$41	\$37	\$58	\$50	\$44	\$65	\$55	\$51	\$91	\$80	\$72
56	\$35	\$30	\$28	\$51	\$43	\$39	\$62	\$52	\$48	\$69	\$59	\$54	\$98	\$84	\$77
57	\$36	\$32	\$29	\$55	\$47	\$41	\$66	\$57	\$51	\$75	\$63	\$58	\$105	\$91	\$83
58	\$40	\$35	\$30	\$59	\$51	\$46	\$72	\$62	\$57	\$81	\$69	\$63	\$113	\$98	\$90
59	\$43	\$36	\$33	\$65	\$55	\$50	\$79	\$68	\$61	\$88	\$76	\$69	\$123	\$106	\$97
60	\$47	\$40	\$36	\$70	\$61	\$54	\$86	\$73	\$66	\$97	\$83	\$75	\$134	\$116	\$105
61	\$50	\$43	\$39	\$76	\$65	\$59	\$92	\$80	\$72	\$105	\$90	\$81	\$145	\$126	\$115
62	\$54	\$46	\$41	\$83	\$70	\$63	\$101	\$87	\$77	\$112	\$97	\$88	\$156	\$135	\$123
63	\$58	\$50	\$44	\$88	\$75	\$68	\$106	\$92	\$83	\$120	\$104	\$94	\$166	\$144	\$130
64	\$62	\$52	\$48	\$92	\$79	\$70	\$112	\$97	\$87	\$126	\$109	\$98	\$174	\$150	\$137
65	\$66	\$57	\$51	\$97	\$83	\$75	\$119	\$102	\$92	\$132	\$115	\$104	\$182	\$159	\$144
66	\$70	\$61	\$55	\$104	\$90	\$80	\$127	\$109	\$98	\$142	\$123	\$112	\$195	\$168	\$153
67	\$77	\$68	\$61	\$113	\$97	\$87	\$138	\$119	\$108	\$156	\$134	\$121	\$213	\$184	\$167
68	\$86	\$73	\$68	\$126	\$108	\$97	\$153	\$132	\$119	\$173	\$149	\$134	\$235	\$203	\$184
69	\$94	\$81	\$73	\$139	\$120	\$108	\$171	\$148	\$132	\$192	\$166	\$149	\$259	\$225	\$204
70	\$104	\$90	\$81	\$156	\$134	\$120	\$190	\$164	\$148	\$214	\$185	\$167	\$290	\$250	\$226
71	\$115	\$99	\$90	\$174	\$149	\$134	\$213	\$184	\$166	\$239	\$206	\$186	\$323	\$279	\$253
72	\$128	\$110	\$99	\$195	\$167	\$150	\$239	\$206	\$185	\$268	\$230	\$208	\$360	\$312	\$282
73	\$144	\$124	\$112	\$218	\$186	\$167	\$266	\$230	\$207	\$299	\$258	\$233	\$402	\$348	\$315
74	\$160	\$138	\$126	\$243	\$208	\$186	\$297	\$257	\$230	\$334	\$288	\$261	\$449	\$388	\$351
75	\$179	\$155	\$139	\$269	\$230	\$207	\$331	\$286	\$257	\$373	\$320	\$290	\$498	\$431	\$389
76	\$200	\$173	\$156	\$299	\$257	\$230	\$367	\$317	\$286	\$413	\$356	\$322	\$552	\$477	\$432
77	\$222	\$192	\$174	\$331	\$284	\$257	\$407	\$352	\$316	\$458	\$395	\$357	\$611	\$529	\$477
78	\$247	\$213	\$192	\$368	\$316	\$286	\$451	\$391	\$351	\$508	\$439	\$396	\$676	\$585	\$529
79	\$275	\$236	\$214	\$408	\$352	\$317	\$501	\$432	\$388	\$564	\$487	\$440	\$751	\$649	\$585
80	\$304	\$261	\$236	\$450	\$389	\$352	\$552	\$476	\$428	\$622	\$537	\$484	\$827	\$715	\$644
81	\$333	\$286	\$258	\$493	\$426	\$386	\$603	\$522	\$468	\$680	\$587	\$530	\$901	\$778	\$702
82	\$360	\$309	\$279	\$534	\$462	\$418	\$653	\$563	\$505	\$734	\$633	\$571	\$969	\$836	\$755
83	\$388	\$333	\$299	\$574	\$498	\$450	\$700	\$603	\$542	\$785	\$678	\$611	\$1,032	\$891	\$802
84	\$415	\$356	\$320	\$615	\$533	\$480	\$745	\$644	\$580	\$835	\$720	\$650	\$1,093	\$943	\$849
85+	\$563	\$477	\$424	\$822	\$704	\$627	\$976	\$838	\$749	\$1,076	\$925	\$829	\$1,341	\$1,145	\$1,024

MEDAMERICA INSURANCE COMPANY
165 COURT STREET, ROCHESTER, NEW YORK 14647
RATE SHEET FOR POLICY FORM 14515 WITH INFLATION PROTECTION
CURRENT BASE PLAN ANNUAL PREMIUMS (Per \$10 of Benefit)

Issue Age	Lifetime Multiplier = 400 <i>Elimination Period</i>			Lifetime Multiplier = 800 <i>Elimination Period</i>			Lifetime Multiplier = 1200 <i>Elimination Period</i>			Lifetime Multiplier = 1600 <i>Elimination Period</i>			Lifetime Multiplier = Unlimited <i>Elimination Period</i>		
	<i>20 Days</i>	<i>90 Days</i>	<i>180 Days</i>	<i>20 Days</i>	<i>90 Days</i>	<i>180 Days</i>	<i>20 Days</i>	<i>90 Days</i>	<i>180 Days</i>	<i>20 Days</i>	<i>90 Days</i>	<i>180 Days</i>	<i>20 Days</i>	<i>90 Days</i>	<i>180 Days</i>
18-44	\$24	\$22	\$20	\$32	\$28	\$26	\$36	\$32	\$30	\$38	\$34	\$32	\$52	\$46	\$42
45-49	\$34	\$30	\$28	\$46	\$40	\$38	\$52	\$46	\$42	\$58	\$50	\$46	\$83	\$72	\$66
50	\$38	\$34	\$32	\$52	\$46	\$42	\$62	\$54	\$50	\$70	\$60	\$56	\$99	\$85	\$79
51	\$40	\$36	\$32	\$54	\$48	\$44	\$66	\$58	\$52	\$74	\$64	\$58	\$105	\$91	\$83
52	\$42	\$36	\$34	\$58	\$50	\$46	\$70	\$60	\$54	\$78	\$68	\$62	\$111	\$97	\$87
53	\$44	\$38	\$36	\$62	\$52	\$48	\$74	\$64	\$58	\$83	\$72	\$66	\$117	\$103	\$93
54	\$46	\$40	\$36	\$64	\$56	\$50	\$78	\$68	\$62	\$87	\$76	\$70	\$125	\$107	\$99
55	\$48	\$42	\$38	\$68	\$60	\$54	\$83	\$72	\$64	\$93	\$79	\$74	\$131	\$115	\$103
56	\$50	\$44	\$40	\$74	\$62	\$56	\$89	\$76	\$70	\$99	\$85	\$78	\$141	\$121	\$111
57	\$52	\$46	\$42	\$79	\$68	\$60	\$95	\$81	\$74	\$107	\$91	\$83	\$151	\$131	\$119
58	\$58	\$50	\$44	\$85	\$74	\$66	\$103	\$89	\$81	\$117	\$99	\$91	\$163	\$141	\$129
59	\$62	\$52	\$48	\$93	\$79	\$72	\$113	\$97	\$87	\$127	\$109	\$99	\$177	\$153	\$139
60	\$68	\$58	\$52	\$101	\$87	\$78	\$123	\$105	\$95	\$139	\$119	\$107	\$193	\$167	\$151
61	\$72	\$62	\$56	\$109	\$93	\$85	\$133	\$115	\$103	\$151	\$129	\$117	\$209	\$181	\$165
62	\$78	\$66	\$60	\$119	\$101	\$91	\$145	\$125	\$111	\$161	\$139	\$127	\$225	\$195	\$177
63	\$83	\$72	\$64	\$127	\$107	\$97	\$153	\$133	\$119	\$173	\$149	\$135	\$238	\$207	\$187
64	\$89	\$76	\$70	\$133	\$113	\$101	\$161	\$139	\$125	\$181	\$157	\$141	\$250	\$217	\$197
65	\$95	\$81	\$74	\$139	\$119	\$107	\$171	\$147	\$133	\$191	\$165	\$149	\$262	\$229	\$207
66	\$101	\$87	\$79	\$149	\$129	\$115	\$183	\$157	\$141	\$205	\$177	\$161	\$280	\$242	\$221
67	\$111	\$97	\$87	\$163	\$139	\$125	\$199	\$171	\$155	\$225	\$193	\$175	\$306	\$264	\$240
68	\$123	\$105	\$97	\$181	\$155	\$139	\$221	\$191	\$171	\$248	\$215	\$193	\$338	\$292	\$264
69	\$135	\$117	\$105	\$201	\$173	\$155	\$246	\$213	\$191	\$276	\$238	\$215	\$374	\$324	\$294
70	\$149	\$129	\$117	\$225	\$193	\$173	\$274	\$236	\$213	\$308	\$266	\$240	\$417	\$360	\$326
71	\$165	\$143	\$129	\$250	\$215	\$193	\$306	\$264	\$238	\$344	\$296	\$268	\$465	\$401	\$364
72	\$185	\$159	\$143	\$280	\$240	\$217	\$344	\$296	\$266	\$386	\$332	\$300	\$519	\$449	\$405
73	\$207	\$179	\$161	\$314	\$268	\$240	\$384	\$332	\$298	\$431	\$372	\$336	\$578	\$501	\$453
74	\$231	\$199	\$181	\$350	\$300	\$268	\$427	\$370	\$332	\$481	\$415	\$376	\$646	\$558	\$505
75	\$258	\$223	\$201	\$388	\$332	\$298	\$477	\$411	\$370	\$537	\$461	\$417	\$717	\$620	\$560
76	\$288	\$248	\$225	\$431	\$370	\$332	\$529	\$457	\$411	\$594	\$513	\$463	\$795	\$688	\$622
77	\$320	\$276	\$250	\$477	\$409	\$370	\$586	\$507	\$455	\$660	\$568	\$515	\$880	\$761	\$688
78	\$356	\$306	\$276	\$531	\$455	\$411	\$650	\$562	\$505	\$731	\$632	\$570	\$974	\$843	\$761
79	\$395	\$340	\$308	\$588	\$507	\$457	\$721	\$622	\$558	\$813	\$701	\$634	\$1,081	\$934	\$843
80	\$437	\$376	\$340	\$648	\$560	\$507	\$795	\$686	\$616	\$896	\$773	\$698	\$1,190	\$1,029	\$928
81	\$479	\$411	\$372	\$709	\$614	\$556	\$868	\$751	\$674	\$980	\$845	\$763	\$1,298	\$1,121	\$1,011
82	\$519	\$445	\$401	\$769	\$666	\$602	\$940	\$811	\$727	\$1,057	\$912	\$823	\$1,395	\$1,204	\$1,087
83	\$558	\$479	\$431	\$827	\$717	\$648	\$1,008	\$868	\$781	\$1,131	\$976	\$880	\$1,486	\$1,284	\$1,155
84	\$598	\$513	\$461	\$886	\$767	\$692	\$1,073	\$928	\$835	\$1,202	\$1,037	\$936	\$1,574	\$1,357	\$1,222
85+	\$811	\$688	\$610	\$1,184	\$1,013	\$902	\$1,405	\$1,206	\$1,079	\$1,550	\$1,331	\$1,194	\$1,932	\$1,649	\$1,475

Optional Rider Premium Factors

Issue <u>Age</u>	Home Health <u>Care Increase</u>	Inflation <u>Protection</u>	Non-Forfeiture <u>Benefit</u>
18-44	1.15	2.08	1.25
45-49	1.15	2.00	1.20
50	1.15	1.94	1.15
51	1.15	1.92	1.14
52	1.15	1.90	1.14
53	1.15	1.89	1.14
54	1.15	1.88	1.14
55	1.15	1.87	1.14
56	1.15	1.86	1.14
57	1.15	1.85	1.14
58	1.15	1.84	1.14
59	1.15	1.83	1.14
60	1.15	1.82	1.14
61	1.15	1.81	1.14
62	1.15	1.80	1.13
63	1.15	1.78	1.13
64	1.15	1.76	1.13
65	1.15	1.74	1.13
66	1.15	1.72	1.12
67	1.15	1.70	1.12
68	1.15	1.68	1.12
69	1.15	1.66	1.12
70	1.15	1.64	1.11
71	1.15	1.62	1.11
72	1.15	1.60	1.11
73	1.15	1.58	1.10
74	1.15	1.56	1.10
75	1.15	1.54	1.09
76	1.15	1.52	1.09
77	1.15	1.50	1.08
78	1.15	1.48	1.08
79	1.15	1.46	1.07
80	1.15	1.44	1.07
81	1.15	1.42	1.07
82	1.15	1.40	1.06
83	1.15	1.39	1.06
84	1.15	1.38	1.06
85+	1.15	1.36	1.06

MEDAMERICA INSURANCE COMPANY

165 COURT STREET, ROCHESTER, NEW YORK 14647

RATE SHEET FOR LONG TERM CARE POLICY FORM 14785 WITH NO INFLATION PROTECTION

Base Plan Annual Premiums (Per \$10 of Benefit) With 0% Rate Increase 90 Day Elimination Period						Optional Rider Premium Percentages			
<i>Issue</i>	<i>Benefit Period Multiplier</i>					Inflation Increase Rider #	Non- Forfeiture Rider #	Home Care Increase Rider #	ROP at Death Rider #
<i>Age</i>	<i>400</i>	<i>800</i>	<i>1200</i>	<i>1600</i>	<i>Lifetime</i>	<i>14532</i>	<i>14628</i>	<i>14625</i>	<i>14622</i>
18-44	\$14	\$18	\$20	\$21	\$29	255%	125%	115%	#N/A
45-49	\$19	\$25	\$29	\$32	\$45	245%	120%	115%	#N/A
50	\$21	\$29	\$34	\$37	\$54	243%	115%	115%	#N/A
51	\$22	\$30	\$36	\$39	\$57	241%	114%	115%	#N/A
52	\$23	\$32	\$38	\$41	\$60	239%	114%	115%	#N/A
53	\$24	\$33	\$40	\$43	\$63	237%	114%	115%	#N/A
54	\$25	\$35	\$42	\$46	\$67	235%	114%	115%	#N/A
55	\$26	\$37	\$45	\$49	\$71	232%	114%	115%	#N/A
56	\$27	\$39	\$48	\$53	\$77	229%	114%	115%	#N/A
57	\$29	\$42	\$51	\$57	\$82	226%	114%	115%	#N/A
58	\$32	\$45	\$56	\$61	\$88	222%	114%	115%	#N/A
59	\$34	\$49	\$60	\$66	\$96	218%	114%	115%	#N/A
60	\$36	\$54	\$65	\$72	\$104	214%	114%	115%	#N/A
61	\$38	\$58	\$71	\$80	\$113	210%	114%	115%	#N/A
62	\$41	\$63	\$78	\$87	\$123	205%	113%	115%	#N/A
63	\$44	\$68	\$85	\$96	\$133	200%	113%	115%	#N/A
64	\$48	\$75	\$92	\$104	\$145	195%	113%	115%	#N/A
65	\$53	\$82	\$101	\$113	\$156	190%	113%	115%	#N/A
66	\$58	\$89	\$110	\$124	\$169	185%	112%	115%	#N/A
67	\$64	\$98	\$121	\$135	\$183	180%	112%	115%	#N/A
68	\$69	\$108	\$133	\$149	\$198	176%	112%	115%	#N/A
69	\$76	\$120	\$148	\$165	\$217	172%	112%	115%	#N/A
70	\$83	\$132	\$165	\$183	\$240	168%	111%	115%	#N/A
71	\$91	\$146	\$184	\$204	\$269	165%	111%	115%	#N/A
72	\$102	\$161	\$205	\$228	\$302	162%	111%	115%	#N/A
73	\$114	\$179	\$229	\$255	\$340	159%	110%	115%	#N/A
74	\$129	\$200	\$256	\$286	\$382	156%	110%	115%	#N/A
75	\$146	\$224	\$286	\$319	\$427	154%	109%	115%	#N/A
76	\$165	\$251	\$317	\$358	\$476	152%	109%	115%	#N/A
77	\$186	\$281	\$351	\$399	\$526	150%	108%	115%	#N/A
78	\$208	\$315	\$386	\$442	\$579	148%	108%	115%	#N/A
79	\$231	\$351	\$424	\$486	\$633	146%	107%	115%	#N/A
80	\$255	\$386	\$464	\$531	\$690	144%	107%	115%	#N/A
81	\$279	\$422	\$506	\$576	\$749	142%	107%	115%	#N/A
82	\$303	\$458	\$549	\$622	\$810	140%	106%	115%	#N/A
83	\$328	\$494	\$593	\$667	\$870	139%	106%	115%	#N/A
84	\$352	\$530	\$637	\$713	\$932	138%	106%	115%	#N/A
85+	\$418	\$616	\$733	\$810	\$1,003	136%	106%	115%	#N/A

Elimination Period Factors (Applied to 90 Day EP rates)

30 Day EP	1.14
60 Day EP	1.06
180 Day EP	0.91

MEDAMERICA INSURANCE COMPANY

165 COURT STREET, ROCHESTER, NEW YORK 14647

RATE SHEET FOR LONG TERM CARE POLICY FORM 14785 WITH INFLATION PROTECTION

Base Plan Annual Premiums (Per \$10 of Benefit) With 0% Rate Increase 90 Day Elimination Period						Optional Rider Premium Percentages			
<i>Issue</i>	<i>Benefit Period Multiplier</i>					Inflation Increase Rider #	Non- Forfeiture Rider #	Home Care Increase Rider #	ROP at Death Rider #
<i>Age</i>	<i>400</i>	<i>800</i>	<i>1200</i>	<i>1600</i>	<i>Lifetime</i>	<i>14532</i>	<i>14628</i>	<i>14625</i>	<i>14622</i>
18-44	\$19	\$24	\$27	\$28	\$39	255%	125%	115%	#N/A
45-49	\$26	\$34	\$39	\$43	\$61	245%	120%	115%	#N/A
50	\$28	\$39	\$46	\$50	\$73	243%	115%	115%	#N/A
51	\$30	\$41	\$49	\$53	\$77	241%	114%	115%	#N/A
52	\$31	\$43	\$51	\$55	\$81	239%	114%	115%	#N/A
53	\$32	\$45	\$54	\$58	\$85	237%	114%	115%	#N/A
54	\$34	\$47	\$57	\$62	\$90	235%	114%	115%	#N/A
55	\$35	\$50	\$61	\$66	\$96	232%	114%	115%	#N/A
56	\$36	\$53	\$65	\$72	\$104	229%	114%	115%	#N/A
57	\$39	\$57	\$69	\$77	\$111	226%	114%	115%	#N/A
58	\$43	\$61	\$76	\$82	\$119	222%	114%	115%	#N/A
59	\$46	\$66	\$81	\$89	\$130	218%	114%	115%	#N/A
60	\$49	\$73	\$88	\$97	\$140	214%	114%	115%	#N/A
61	\$51	\$78	\$96	\$108	\$153	210%	114%	115%	#N/A
62	\$55	\$85	\$105	\$117	\$166	205%	113%	115%	#N/A
63	\$59	\$92	\$115	\$130	\$180	200%	113%	115%	#N/A
64	\$65	\$101	\$124	\$140	\$196	195%	113%	115%	#N/A
65	\$72	\$111	\$136	\$153	\$211	190%	113%	115%	#N/A
66	\$78	\$120	\$149	\$167	\$228	185%	112%	115%	#N/A
67	\$86	\$132	\$163	\$182	\$247	180%	112%	115%	#N/A
68	\$93	\$146	\$180	\$201	\$267	176%	112%	115%	#N/A
69	\$103	\$162	\$200	\$223	\$293	172%	112%	115%	#N/A
70	\$112	\$178	\$223	\$247	\$324	168%	111%	115%	#N/A
71	\$123	\$197	\$248	\$275	\$363	165%	111%	115%	#N/A
72	\$138	\$217	\$277	\$308	\$408	162%	111%	115%	#N/A
73	\$154	\$242	\$309	\$344	\$459	159%	110%	115%	#N/A
74	\$174	\$270	\$346	\$386	\$516	156%	110%	115%	#N/A
75	\$197	\$302	\$386	\$431	\$576	154%	109%	115%	#N/A
76	\$223	\$339	\$428	\$483	\$643	152%	109%	115%	#N/A
77	\$251	\$379	\$474	\$539	\$710	150%	108%	115%	#N/A
78	\$281	\$425	\$521	\$597	\$782	148%	108%	115%	#N/A
79	\$312	\$474	\$572	\$656	\$855	146%	107%	115%	#N/A
80	\$344	\$521	\$626	\$717	\$932	144%	107%	115%	#N/A
81	\$377	\$570	\$683	\$778	\$1,011	142%	107%	115%	#N/A
82	\$409	\$618	\$741	\$840	\$1,094	140%	106%	115%	#N/A
83	\$443	\$667	\$801	\$900	\$1,175	139%	106%	115%	#N/A
84	\$475	\$716	\$860	\$963	\$1,258	138%	106%	115%	#N/A
85+	\$564	\$832	\$990	\$1,094	\$1,354	136%	106%	115%	#N/A

Elimination Period Factors (Applied to 90 Day EP rates)

30 Day EP	1.14
60 Day EP	1.06
180 Day EP	0.91

MEDAMERICA INSURANCE COMPANY

165 COURT STREET, ROCHESTER, NEW YORK 14647

RATE SHEET FOR LONG TERM CARE POLICY FORM 14785 WITH NO INFLATION PROTECTION

Current Base Plan Annual Premiums (Per \$10 of Benefit)						Optional Rider Premium Percentages			
90 Day Elimination Period						Inflation Increase Rider #	Non- Forfeiture Rider #	Home Care Increase Rider #	ROP at Death Rider #
<i>Issue</i>	<i>Benefit Period Multiplier</i>					<i>14532</i>	<i>14628</i>	<i>14625</i>	<i>14622</i>
<i>Age</i>	<i>400</i>	<i>800</i>	<i>1200</i>	<i>1600</i>	<i>Lifetime</i>				
18-44	\$14	\$18	\$20	\$21	\$29	255%	125%	115%	#N/A
45-49	\$19	\$25	\$29	\$32	\$45	245%	120%	115%	#N/A
50	\$21	\$29	\$34	\$37	\$54	243%	115%	115%	#N/A
51	\$22	\$30	\$36	\$39	\$57	241%	114%	115%	#N/A
52	\$23	\$32	\$38	\$41	\$60	239%	114%	115%	#N/A
53	\$24	\$33	\$40	\$43	\$63	237%	114%	115%	#N/A
54	\$25	\$35	\$42	\$46	\$67	235%	114%	115%	#N/A
55	\$26	\$37	\$45	\$49	\$71	232%	114%	115%	#N/A
56	\$27	\$39	\$48	\$53	\$77	229%	114%	115%	#N/A
57	\$29	\$42	\$51	\$57	\$82	226%	114%	115%	#N/A
58	\$32	\$45	\$56	\$61	\$88	222%	114%	115%	#N/A
59	\$34	\$49	\$60	\$66	\$96	218%	114%	115%	#N/A
60	\$36	\$54	\$65	\$72	\$104	214%	114%	115%	#N/A
61	\$38	\$58	\$71	\$80	\$113	210%	114%	115%	#N/A
62	\$41	\$63	\$78	\$87	\$123	205%	113%	115%	#N/A
63	\$44	\$68	\$85	\$96	\$133	200%	113%	115%	#N/A
64	\$48	\$75	\$92	\$104	\$145	195%	113%	115%	#N/A
65	\$53	\$82	\$101	\$113	\$156	190%	113%	115%	#N/A
66	\$58	\$89	\$110	\$124	\$169	185%	112%	115%	#N/A
67	\$64	\$98	\$121	\$135	\$183	180%	112%	115%	#N/A
68	\$69	\$108	\$133	\$149	\$198	176%	112%	115%	#N/A
69	\$76	\$120	\$148	\$165	\$217	172%	112%	115%	#N/A
70	\$83	\$132	\$165	\$183	\$240	168%	111%	115%	#N/A
71	\$91	\$146	\$184	\$204	\$269	165%	111%	115%	#N/A
72	\$102	\$161	\$205	\$228	\$302	162%	111%	115%	#N/A
73	\$114	\$179	\$229	\$255	\$340	159%	110%	115%	#N/A
74	\$129	\$200	\$256	\$286	\$382	156%	110%	115%	#N/A
75	\$146	\$224	\$286	\$319	\$427	154%	109%	115%	#N/A
76	\$165	\$251	\$317	\$358	\$476	152%	109%	115%	#N/A
77	\$186	\$281	\$351	\$399	\$526	150%	108%	115%	#N/A
78	\$208	\$315	\$386	\$442	\$579	148%	108%	115%	#N/A
79	\$231	\$351	\$424	\$486	\$633	146%	107%	115%	#N/A
80	\$255	\$386	\$464	\$531	\$690	144%	107%	115%	#N/A
81	\$279	\$422	\$506	\$576	\$749	142%	107%	115%	#N/A
82	\$303	\$458	\$549	\$622	\$810	140%	106%	115%	#N/A
83	\$328	\$494	\$593	\$667	\$870	139%	106%	115%	#N/A
84	\$352	\$530	\$637	\$713	\$932	138%	106%	115%	#N/A
85+	\$418	\$616	\$733	\$810	\$1,003	136%	106%	115%	#N/A

Elimination Period Factors (Applied to 90 Day EP rates)

30 Day EP	1.14
60 Day EP	1.06
180 Day EP	0.91

MEDAMERICA INSURANCE COMPANY

165 COURT STREET, ROCHESTER, NEW YORK 14647

RATE SHEET FOR LONG TERM CARE POLICY FORM 14785 WITH INFLATION PROTECTION

Current Base Plan Annual Premiums (Per \$10 of Benefit)						Optional Rider Premium Percentages			
90 Day Elimination Period						Inflation Increase Rider #	Non- Forfeiture Rider #	Home Care Increase Rider #	ROP at Death Rider #
<i>Issue</i>	<i>Benefit Period Multiplier</i>					<i>14532</i>	<i>14628</i>	<i>14625</i>	<i>14622</i>
<i>Age</i>	<i>400</i>	<i>800</i>	<i>1200</i>	<i>1600</i>	<i>Lifetime</i>				
18-44	\$19	\$24	\$27	\$28	\$39	255%	125%	115%	#N/A
45-49	\$26	\$34	\$39	\$43	\$61	245%	120%	115%	#N/A
50	\$28	\$39	\$46	\$50	\$73	243%	115%	115%	#N/A
51	\$30	\$41	\$49	\$53	\$77	241%	114%	115%	#N/A
52	\$31	\$43	\$51	\$55	\$81	239%	114%	115%	#N/A
53	\$32	\$45	\$54	\$58	\$85	237%	114%	115%	#N/A
54	\$34	\$47	\$57	\$62	\$90	235%	114%	115%	#N/A
55	\$35	\$50	\$61	\$66	\$96	232%	114%	115%	#N/A
56	\$36	\$53	\$65	\$72	\$104	229%	114%	115%	#N/A
57	\$39	\$57	\$69	\$77	\$111	226%	114%	115%	#N/A
58	\$43	\$61	\$76	\$82	\$119	222%	114%	115%	#N/A
59	\$46	\$66	\$81	\$89	\$130	218%	114%	115%	#N/A
60	\$49	\$73	\$88	\$97	\$140	214%	114%	115%	#N/A
61	\$51	\$78	\$96	\$108	\$153	210%	114%	115%	#N/A
62	\$55	\$85	\$105	\$117	\$166	205%	113%	115%	#N/A
63	\$59	\$92	\$115	\$130	\$180	200%	113%	115%	#N/A
64	\$65	\$101	\$124	\$140	\$196	195%	113%	115%	#N/A
65	\$72	\$111	\$136	\$153	\$211	190%	113%	115%	#N/A
66	\$78	\$120	\$149	\$167	\$228	185%	112%	115%	#N/A
67	\$86	\$132	\$163	\$182	\$247	180%	112%	115%	#N/A
68	\$93	\$146	\$180	\$201	\$267	176%	112%	115%	#N/A
69	\$103	\$162	\$200	\$223	\$293	172%	112%	115%	#N/A
70	\$112	\$178	\$223	\$247	\$324	168%	111%	115%	#N/A
71	\$123	\$197	\$248	\$275	\$363	165%	111%	115%	#N/A
72	\$138	\$217	\$277	\$308	\$408	162%	111%	115%	#N/A
73	\$154	\$242	\$309	\$344	\$459	159%	110%	115%	#N/A
74	\$174	\$270	\$346	\$386	\$516	156%	110%	115%	#N/A
75	\$197	\$302	\$386	\$431	\$576	154%	109%	115%	#N/A
76	\$223	\$339	\$428	\$483	\$643	152%	109%	115%	#N/A
77	\$251	\$379	\$474	\$539	\$710	150%	108%	115%	#N/A
78	\$281	\$425	\$521	\$597	\$782	148%	108%	115%	#N/A
79	\$312	\$474	\$572	\$656	\$855	146%	107%	115%	#N/A
80	\$344	\$521	\$626	\$717	\$932	144%	107%	115%	#N/A
81	\$377	\$570	\$683	\$778	\$1,011	142%	107%	115%	#N/A
82	\$409	\$618	\$741	\$840	\$1,094	140%	106%	115%	#N/A
83	\$443	\$667	\$801	\$900	\$1,175	139%	106%	115%	#N/A
84	\$475	\$716	\$860	\$963	\$1,258	138%	106%	115%	#N/A
85+	\$564	\$832	\$990	\$1,094	\$1,354	136%	106%	115%	#N/A

Elimination Period Factors (Applied to 90 Day EP rates)

30 Day EP	1.14
60 Day EP	1.06
180 Day EP	0.91

State:	Pennsylvania	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long-Term Care		
Project Name/Number:	CICA LTC Rate Increase Filing/145MAI01-40.05		

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	PA_Cover Letter_CICA_LRRS_20210728.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Certification (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	PA_ActMemo_CICA_LRRS_20210728.pdf PA_Supplement_CICA_LRRS_20210728.pdf PA_Exhibits and Supplement Attachments_CICA_20210728.xlsb
Item Status:	
Status Date:	

Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Authorization to File (A&H)
Comments:	
Attachment(s):	Authorization to file MedAmerica 20210119.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	

State:	Pennsylvania	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long-Term Care		
Project Name/Number:	CICA LTC Rate Increase Filing/145MAI01-40.05		

Item Status:	
Status Date:	
Satisfied - Item:	Rate Table (A&H)
Comments:	Rate Tables are attached on the Rate/Rule Schedule tab.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Advertisement Compliance Certification
Bypass Reason:	Not applicable as this is not an advertisement filing.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Reserve Calculation (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Sample Policyholder Notification Letter
Comments:	
Attachment(s):	TEMPLATE MAPA Legacy-Assumed PH Letter 9.30.19.pdf TEMPLATE MAPA Legacy-Assumed CNF 9.30.19.pdf
Item Status:	

SERFF Tracking #:	MILL-132822823	State Tracking #:	MILL-132822823	Company Tracking #:	CICA - MEDAMERICA
State:	Pennsylvania	Filing Company:	MedAmerica Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	Long-Term Care				
Project Name/Number:	CICA LTC Rate Increase Filing/145MAI01-40.05				
Status Date:					

SERFF Tracking #:	MILL-132822823	State Tracking #:	MILL-132822823	Company Tracking #:	CICA - MEDAMERICA
State:	Pennsylvania	Filing Company:	MedAmerica Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	Long-Term Care				
Project Name/Number:	CICA LTC Rate Increase Filing/145MAI01-40.05				

Attachment PA_Exhibits and Supplement Attachments_CICA_20210728.xlsb is not a PDF document and cannot be reproduced here.



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July 28, 2021

Honorable Jessica K. Altman
Insurance Commissioner
Pennsylvania Insurance Department (Department)

Via SERFF

Re: MedAmerica Insurance Company (MedAmerica)
Company NAIC # 69515
SERFF Tracking # MILL- 132822823
515 Series
Tax-Qualified Long-Term Care Policy Form 14515-PA
780 Series
Tax-Qualified Long-Term Care Policy Form 14785-PA

Dear Commissioner Altman:

On behalf of the company, we are submitting the referenced rate filing for your review. This is an existing policy form(s) that provides long-term care coverage. This policy form(s) was written by Combined Insurance Company of America (CICA) and issued in Pennsylvania from February 18, 1999 through June 1, 2008 and is no longer marketed in any jurisdiction.

In 2008, MedAmerica acquired the long-term care block of business issued by CICA from Ace Ltd. and subsequently submitted a certificate of assumption filing. As a result, most of the nationwide policies are now on MedAmerica paper; however, approximately 16% of the in-force policyholders nationwide objected to the assumption filing and remain on CICA paper. In Pennsylvania, all of the in-force policies are on MedAmerica paper. MedAmerica has 100% of the risk on this form(s), including policies on CICA paper, and administers and manages the entire block.

The company is requesting a premium rate increase on the above-listed form(s), including all associated riders. The need for a premium rate increase is due to emerging and projected experience running more adverse than originally expected.

This rate increase request is a follow-up to two prior nationwide requests for the 515 Series and one prior nationwide request for the 780 Series. However, because this jurisdiction did not allow full implementation of the prior requested increase(s), the rate level being requested in this follow-up filing was determined to be actuarially equivalent as described in Appendix B to the enclosed actuarial memorandum. As with the prior request, the requested rate increase varies by series and inflation protection option. The following table provides the average prior, requested, and cumulative rate increases for the above-listed form(s) by series and inflation protection option.

For the 780 Series policies, the prior requested rate increase was approved in full. The company is not requesting a rate increase on these policies at this time as shown in the following table.

Offices in Principal Cities Worldwide

This work product was prepared solely to provide assistance to MedAmerica. Milliman does not intend to benefit and assumes no duty or liability to other parties who receive this work. Milliman recommends recipient be aided by its own actuary or other qualified professional when reviewing the Milliman work product.

Pennsylvania -Specific Rate Increase Request

Series	Inflation Protection Option	Cumulative Prior Increase	Requested Increase	Cumulative Increase
515	Non-Auto	38.0%	0.0%	38%
	Auto	98.7	21.5	142
780 ^[1]	Non-Auto	0.0	0.0	0
	Auto	35.0	0.0	35
Average ^[2]		58.4	12.1	77

[1] No rate increase is being requested on the 780 Series policies as the Department fully approved the prior request.

[2] As of December 31, 2019.

The cumulative prior increase reflects the four prior increases filed for use on the 515 Series policies in May 2014, June 2015, August 2019, and August 2020 and one prior increase phased in over a 2-year period filed for use on the 780 Series policies in August 2019. The company is seeking this current rate increase request to help alleviate the adverse performance on this block of business.

As stated in the enclosed actuarial memorandum, a larger rate increase is justified on this block of business. If it is the Department's position to only allow future rate increases if experience deteriorates from the current most-likely projections used in this filing, the company respectfully requests that the Department notify them and allow the company to revise the current rate increase request.

Similar to the prior increase(s), the company will offer insureds affected by the premium increase the option of reducing their policy benefits to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the rate increase. The company will offer a contingent benefit upon lapse to insureds that trigger a substantial rate increase. Additionally, the company will voluntarily offer a contingent benefit upon lapse to insureds affected by the rate increase, even if the increase is not considered substantial.

The following electronic items are included with this submission:

- cover letter
- letter from MedAmerica authorizing submission of this filing on its behalf
- actuarial memorandum
- supplement to the actuarial memorandum
- numerical data in Excel
- current and proposed premium rate schedules
- sample policyholder notification letter*

*Please note that in the future slight variations in language may occur that do not materially change the information being provided to the policyholder. It is our understanding that such variations do not need to be filed with the Department.

No filing fee is required for this submission.



Honorable Jessica K. Altman
7/28/2021

The contact person for this filing is:

Courtney Williamson, ASA, MAAA
Associate Actuary
Milliman, Inc.
8500 Normandale Lake Blvd., Suite 1850
Minneapolis, MN 55437
(952) 820-2413
courtney.williamson@milliman.com

Thank you for your assistance in reviewing this filing.

Respectfully,

A handwritten signature in blue ink that reads "Missy Gordon".

Missy Gordon, FSA, MAAA
Principal and Consulting Actuary

MAG/dpl

Enclosures

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647

Actuarial Memorandum

July 28, 2021

<u>Product</u>	<u>Number</u>
515 Series	
Tax-Qualified Long-Term Care Policy Form	14515-PA
780 Series	
Tax-Qualified Long-Term Care Policy Form	14785-PA

The company is requesting a rate increase on the above-listed long-term care policy form(s). Combined Insurance Company of America (CICA) wrote and issued this policy form(s) in Pennsylvania from February 1999 through June 2008 and is no longer marketing it in any jurisdiction.

In 2008, MedAmerica Insurance Company (MedAmerica) acquired the long-term care block of business issued by CICA from Ace Ltd. and subsequently submitted a certificate of assumption filing. As a result, most of the nationwide policies are now on MedAmerica paper; however, approximately 16% of the in-force policyholders nationwide objected to the assumption filing and remain on CICA paper. In Pennsylvania, all of the in-force policies are on MedAmerica paper. MedAmerica has 100% of the risk on this form(s), including policies on CICA paper, and administers and manages the entire block.

Nationwide, the company is requesting a premium rate increase that varies by series and inflation protection option, except where limited by regulatory restrictions or the limited amount of in-force business. This actuarial memorandum captures the pooled experience of the policy form(s) listed above as well as similar nationwide policy forms of the 515, 700, and 780 Series.

As indicated in the enclosed cover letter for the 780 Series policies, the prior requested rate increase was approved in full. The company is not requesting a rate increase on these policies at this time.

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of demonstrating that the requested rate increase discussed in Section 2 meets the minimum requirements of the applicable sections of the 2014 National Association of Insurance Commissioners (NAIC) Long-Term Care Insurance Model Regulation (Model Regulation). The enclosed supplement to the actuarial memorandum demonstrates compliance with the applicable regulatory requirements of this jurisdiction, to the extent they differ from the Model Regulation, and includes other commonly requested information of this jurisdiction. It may not be suitable for other purposes.

2. Requested Rate Increase

The company is requesting a rate increase that varies by series and inflation protection option. The rate increase levels were determined to vary by series and inflation protection option to better align the rate increase with the adverse experience. Appendix A to this memorandum provides a description of the development of and justification for the assumptions used in this filing, which were used to analyze the adverse experience.

This rate increase request is a follow-up to two prior nationwide requests for the 515 Series and one prior nationwide request for the 700 and 780 Series. In jurisdictions that did not allow full implementation of the prior requested increase(s), the company is requesting a follow-up increase to achieve an actuarially equivalent lifetime loss ratio to the prior request(s). Appendix B to this memorandum provides additional details on the development of and justification for the requested rate increase, including a detailed description of how actuarial equivalence was determined and a demonstration that the requested rate increase does not recoup past losses.

The table below provides the average prior, requested, and cumulative rate increases by series and inflation protection option based on the nationwide distribution of business. The enclosed cover letter provides similar information based on the jurisdiction-specific distribution and discloses the requested rate increase in this jurisdiction.

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647

Actuarial Memorandum

July 28, 2021

Nationwide Average^[1] Rate Increase Request

Series	Inflation Protection Option	Prior Increase	Requested Increase	Cumulative Increase
515	Non-Auto	24.4%	0.0%	24%
	Auto	58.6	49.4	137
700	Non-Auto	13.4	0.0	13
	Auto	36.6	52.2	108
780	Non-Auto	4.1	0.0	4
	Auto	13.1	20.5	36
Average		34.3	28.3	72

[1] As of December 31, 2019.

While emerging experience supports a larger rate increase, the company is limiting the increase to be an actuarially equivalent follow-up to the prior request(s) in order to improve equity across jurisdictions. The company plans to continue to monitor experience and request additional rate increases in the future, to the extent justified. However, if it is the Department's position to only allow future rate increases if experience deteriorates from the current most-likely projections used in this filing, the company respectfully requests that the Department notify them and allow the company to revise the current rate increase request.

Corresponding rate tables reflecting the current and proposed rate increases are enclosed with this filing. Please note that the actual rates implemented may vary slightly from those in the enclosed rate tables due to implementation rounding algorithms.

As the company is not currently marketing new business, the required statement that the renewal premium rate schedules are not greater than the new business premium rate schedules is not applicable.

3. Description of Benefits

These are individually underwritten policy forms that provide comprehensive coverage on a reimbursement basis. These forms have benefit eligibility requirements that involve activities of daily living (ADL) deficiencies or cognitive impairment. Waiver of premium is provided after the policyholder has been receiving covered care for 90 days and as long as the person continues to receive covered benefits. A daily benefit, benefit period, and elimination period were selected at issue. All policies have a lifetime premium payment term.

At issue, the insured may have been offered the option to elect an inflation protection rider that provides for benefit levels that increase on each anniversary date by 5% compounded annually for the life of the insured. The increasing benefits apply even when the insured is in claim status.

The available choices for benefit period and elimination period are shown in Section 21 below.

At issue, the insured may have been offered the option of selecting riders that provide the following types of coverage: non-forfeiture benefit, return of premium benefit, or additional community care benefit.

A contingent benefit upon lapse (CBUL) will be available to all insureds at the time of the rate increase.

4. Renewability

These policies are guaranteed renewable for life.

Actuarial Memorandum

July 28, 2021

5. Applicability

This rate increase applies to all policies issued on the above-listed form(s) in this jurisdiction. The rate changes will apply to the premium of the base form and all applicable options and riders associated with the base form.

6. Actuarial Assumptions

The following assumptions are used to project the experience shown in this filing.

- a. Morbidity reflects claim costs developed using the 2017 Milliman *Long-Term Care Guidelines* (*Guidelines*) with adjustments for underwriting selection, an all-lives exposure basis, and two years of retrospective improvement to bring the *Guidelines* forward to 2019. The claim costs were further adjusted based on historical claim experience by series, attained age, coverage type, benefit period (non-lifetime vs. lifetime), and payment type, to the extent credible. These adjustment factors can be found in Exhibit A-5a of Appendix A to this memorandum.
- b. Mortality Rates reflect the 2012 Individual Annuitant Mortality (IAM) Basic table. These mortality rates were then adjusted based on historical mortality experience by gender, marital status, attained age, and duration. The adjusted 2012IAM table was then brought forward to 2019 using the 2012IAM attained age mortality improvement scale (i.e., G2 projection scale). The mortality adjustment factors can be found in Exhibit A-1a and A-1c of Appendix A to this memorandum.
- c. Voluntary Lapse Rates vary by policy duration (ultimate for 11+), attained age (ultimate for 65+), benefit period (lifetime or non-lifetime), inflation protection (auto or non-auto), marital status, and series. The table below summarizes the ultimate lapse rates by key characteristics.

Ultimate Lapse Rates

Series	Married				Single			
	Lifetime Benefit Period		Non-Lifetime Benefit Period		Lifetime Benefit Period		Non-Lifetime Benefit Period	
	Auto Inflation	Non-Auto Inflation	Auto Inflation	Non-Auto Inflation	Auto Inflation	Non-Auto Inflation	Auto Inflation	Non-Auto Inflation
515	0.9%	1.0%	1.0%	1.4%	1.1%	1.3%	1.3%	1.8%
700	0.8	0.9	0.9	1.2	1.0	1.1	1.2	1.6
780	0.8	0.9	0.9	1.2	1.0	1.1	1.2	1.5

- d. Benefit Expiry Rates reflect assumed policy termination due to exhaustion of benefits on limited benefit period policies. The rates are based on the 2017 *Guidelines* with adjustments for historical benefit expiry experience and vary by gender, benefit period, and attained age as shown in the following table.

Gender	Benefit Period in Days	Attained Age ^[1]										
		<65	65	70	75	80	85	90	95	100	105	110+
Female	400	0.0%	0.1%	0.2%	0.3%	0.8%	2.3%	5.4%	9.7%	11.3%	19.3%	20.7%
	800	0.0	0.0	0.1	0.2	0.5	1.6	4.4	8.2	10.7	19.0	20.7
	1200	0.0	0.0	0.1	0.2	0.5	1.3	3.4	6.7	9.3	19.0	20.7
	1600	0.0	0.0	0.1	0.1	0.3	0.9	2.5	4.8	7.1	17.0	20.7
	Lifetime	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Male	400	0.0	0.1	0.1	0.2	0.5	1.6	4.0	6.9	7.8	11.3	20.7
	800	0.0	0.0	0.1	0.2	0.4	1.1	2.8	5.1	6.0	10.2	20.7
	1200	0.0	0.0	0.1	0.1	0.3	0.8	1.9	3.8	4.8	9.1	20.7
	1600	0.0	0.0	0.0	0.1	0.2	0.4	1.3	2.4	3.4	7.9	20.7
	Lifetime	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

[1] The assumption varies by attained age, but is shown every five years for display purposes.

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647

Actuarial Memorandum

July 28, 2021

- e. Policyholder Behavior Due to the Rate Increase. At the time of a rate increase, insureds have the option to elect a CBUL or reduced benefit option (RBO). An increase in morbidity for adverse selection due to the rate increase is assumed based on the percentage of policies that elect CBUL and RBO.

Insureds who elect a CBUL are modeled as a lapse (i.e., the CBUL benefit is not modeled), which results in a slightly lower lifetime loss ratio than if the CBUL benefit had been modeled. The following table provides the CBUL and RBO election rates, reduction to premiums and benefits due to the impact of RBO elections, and increase in morbidity by rate increase band.

Policyholder Behavior Assumptions

Rate Increase Band	CBUL Election Rate	RBO Election Rate	Approximate Reduction for RBO ^[1]	Morbidity Increase for Adverse Selection
1.0 – 9.9%	1%	1%	0.0%	0.4%
10.0 – 19.9	3	2	0.3	1.0
20.0 – 49.9	6	6	1.7	2.3
50.0 – 79.9	9	14	6.1	4.2
80.0 – 99.9	12	18	9.7	5.5
100.0 – 199.9	14	25	17.4	7.1
200.0 – 299.9	16	35	29.8	9.1

[1] For display purposes, the approximate reduction for RBO values reflect the midpoint of the requested increase within each range. A detailed description of the calculation can be found in Appendix A. For example, the 20.0% – 49.9% range was calculated using the formula in Appendix A and a rate increase of 35%.

- f. Interest Rate consistent with the maximum valuation interest rate applicable to the year of issue (ranges from 4.0% to 4.5% and averages 4.4%) is used to demonstrate compliance with the minimum loss ratio requirements.
- g. Annual Improvement in the mortality and morbidity assumptions is assumed for 10 years starting in 2020. Annual improvement factors vary by attained age and gender based on the G2 improvement scale from the 2012IAM table.
- h. Expenses have not been explicitly projected for the purpose of demonstrating compliance with minimum loss ratio requirements. Originally filed expense assumptions are assumed to remain appropriate, except that reductions are made to the renewal commission rates so that the total commissions paid before and after any increase in premium are similar (i.e., commissions are not paid on the increased premium).

The above assumptions are based on the experience of policies issued by CICA and its sister company Combined Life Insurance Company of New York (CLICNY) that issued the same products, other similar business issued by MedAmerica (including its affinity partners and acquired blocks of business), industry experience, and actuarial judgment. The above assumptions are deemed reasonable for the particular policy form(s) in this filing and are considered “most likely” (without explicit margin).

In establishing the assumptions described in this section, the policy design, underwriting, and claims adjudication practices for the above-referenced policy forms were taken into consideration. Appendix A to this memorandum provides a description of the development of and justification for the assumptions used in this filing.

The company is not currently marketing long-term care products. As a result, the requirement to reflect on any assumptions that deviate from those used for pricing other forms currently available for sale is not applicable.

MEDAMERICA INSURANCE COMPANY
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7. Marketing Method

These policy forms were marketed by agents of CICA and by estate-planning consultants.

8. Underwriting Description

These policies were individually underwritten with the use of various underwriting tools in addition to the application, which may have included medical records, cognitive screening, telephone interview and/or face-to-face assessment.

9. Premiums

Premiums are unisex and payable for life. The premiums may vary by policy form, issue age, elimination period, benefit period, initial daily benefit, inflation protection option, marital status at issue, and the selection of any riders.

10. Issue Age Range

Issue ages are from 18 to 84.

11. Area Factors

Area factors are not used for these products.

12. Premium Modalization Rules

The following modal factors and percent distributions (based on the nationwide in-force count as of December 31, 2019) are applied to the annual premium (AP):

Premium Mode	Modal Factors	Percent Distribution
Annual	1.000*AP	19%
Semi-Annual	0.520*AP	4
Quarterly	0.265*AP	3
Monthly	0.090*AP	74

13. Reserves

Active life reserves and reserves for the election of a CBUL have not been used in the experience exhibits for this rate increase analysis for the purpose of demonstrating compliance with minimum loss ratio requirements, except as described in the supplement to the actuarial memorandum. Claim reserves as of December 31, 2019 have been discounted to the incurral date of each respective claim and included in historical incurred claims. An incurred but not reported (IBNR) reserve balance as of December 31, 2019 has been allocated to the 2019 calendar year and included in historical incurred claims.

14. Trend Assumptions

As this is not medical insurance, an explicit medical cost trend is not included in the projections.

15. Demonstration of Satisfaction of Loss Ratio Requirements

This filing uses the nationwide pooled experience of the 515, 700, and 780 Series. The pooled experience is appropriate as the forms have similar benefits, it is consistent with how MedAmerica manages the business, and combining experience increases credibility.

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Exhibit I provides actual and projected experience using current assumptions. Actual experience is provided from inception through 2019 and then projected on a seriatim basis for 50 years using the current assumptions described above in Section 6. The actual and projected experience is based on nationwide premiums that reflect prior rate increases filed for use between January 2014 and April 2020, which average 34% across all jurisdictions and series. The after increase projected experience reflects the additional increase needed to achieve the cumulative increase by series and inflation protection option (shown in Section 2) on a seriatim basis.

Values in Exhibit I are shown (a) before and (b) after the nationwide requested rate increase. Included are calendar year earned premiums, incurred claims, end of year lives, and annual loss ratios. As shown in Exhibit I-b, the anticipated lifetime loss ratio with the nationwide requested rate increase exceeds the minimum loss ratio required by pre-rate stability regulation.

For cohorts where a rate increase is being requested (i.e., auto inflation) and in aggregate, the following table demonstrates that the nationwide lifetime loss ratios by series and inflation protection option also exceed the minimum loss ratio required by pre-rate stability regulation. The 'All' row corresponds to that shown in Exhibit I.

**Nationwide Lifetime Loss Ratios at the Maximum Valuation Interest Rate
by Series and Inflation Protection Option**

Series	Inflation Protection Option	Before Increase	After Increase
All	Non-Auto	60%	60%
	Auto	113	102
	All	90	84
515	Non-Auto	60	60
	Auto	115	104
	All	92	86
700	Non-Auto	81	81
	Auto	93	80
	All	88	80
780	Non-Auto	58	58
	Auto	108	102
	All	81	79

Exhibit II provides a demonstration that the nationwide requested rate increase meets the 58%/85% test required by post-rate stability regulation. This exhibit shows that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times 58%,
2. 85% of the accumulated value of prior premium rate schedule increases,
3. Present value of projected initial earned premium times 58%, and
4. 85% of the present value of projected premium in excess of the projected initial earned premium.

The projected incurred claims in Exhibit II were increased by 15% from the current assumptions described in Section 6 to reflect assumptions that include moderately adverse conditions.

The following table demonstrates that the 58%/85% test is passed by series and inflation protection option. The 'All' row corresponds to that shown in Exhibit II. Dollar values in the table are shown in millions.

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**Nationwide 58%/85% Test
by Series and Inflation Protection Option**

Series	Inflation Protection Option	Item 5 ^[1]	Item 7 ^[2]	Result ^[3]
All	Non-Auto	\$91.1	\$99.6	Pass
	Auto	124.9	230.3	Pass
	All	216.0	329.8	Pass
515	Non-Auto	69.0	73.7	Pass
	Auto	101.8	188.8	Pass
	All	170.8	262.5	Pass
700	Non-Auto	3.2	4.7	Pass
	Auto	6.2	9.1	Pass
	All	9.5	13.8	Pass
780	Non-Auto	18.9	21.1	Pass
	Auto	16.9	32.4	Pass
	All	35.8	53.5	Pass

[1] Item 5 is the Lifetime Earned Premium Times Prescribed Factor.

[2] Item 7 is Lifetime Incurred Claims with Rate Increase.

[3] Test of whether Item 7 is not less than Item 5.

16. Actual-to-Expected Experience

The following table provides a comparison of actual and projected nationwide experience using current assumptions to that expected using original pricing assumptions. Values in the following table are shown (a) before and (b) after the nationwide requested rate increase.

**Nationwide Actual and Expected Loss Ratios
by Series and Inflation Protection Option**

Series	Inflation Protection Option	Lifetime Loss Ratio			Actual-to-Expected	
		Before Increase	After Increase	Expected	Before Increase	After Increase
All	Non-Auto	58%	58%	59%	0.98	0.98
	Auto	107	98	60	1.78	1.62
	All	85	80	59	1.43	1.35
515	Non-Auto	57	57	60	0.95	0.95
	Auto	110	100	61	1.79	1.62
	All	87	82	61	1.44	1.35
700	Non-Auto	79	79	54	1.45	1.45
	Auto	88	76	55	1.59	1.37
	All	85	77	55	1.54	1.40
780	Non-Auto	55	55	53	1.04	1.04
	Auto	100	94	56	1.78	1.67
	All	75	73	54	1.39	1.35

Actual and projected experience in the above table is identical to that described in Exhibit I, except historical experience is accumulated at MedAmerica's actual historical earned interest rates, which average 5.2% for this block, and projected experience is discounted at MedAmerica's current most-likely interest rate assumption of 4.5%. This 4.5% rate represents MedAmerica's expectation of its long-term investment earnings rate based on the average net investment earnings rate projected for MedAmerica's 2019 cash flow testing.

Expected experience uses the actual policies sold and projects from issue on a seriatim basis using the original pricing assumptions for each series or, if not available, the original pricing assumptions from another policy form that was priced during a similar era.

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Exhibit III provides a comparison of the current and original pricing assumptions that underlie the actual and expected experience described above.

17. History of Previous Rate Revisions

Please see the enclosed cover letter, which provides the jurisdiction-specific average prior rate increase history for the above-listed form(s). Section 2 above describes the nationwide average prior rate increase across the pooled experience.

18. Analysis Performed to Consider a Rate Increase

For cohorts where a rate increase is being requested (i.e., auto inflation) and in aggregate, the experience table in Section 16 above demonstrates that experience has been more adverse from that expected using original pricing assumptions as the A:E loss ratios exceed 1.0. The adverse experience is due to a combination of higher persistency and lower interest.

The following table provides a comparison of actual and projected nationwide experience to that expected in pricing with respect to morbidity, mortality, lapse (combination of voluntary lapse and benefit expiry), interest, and improvement. The current and original pricing assumptions are provided in Exhibit III.

Impact of Changing from Pricing to Current Assumptions

Scenario	Lifetime Loss Ratio (LLR)	Incremental Impact on the LLR ^[1]	Increase Needed ^[2]
Original pricing assumptions	59%	N/A	N/A
Historical experience through 2019 & projections with pricing assumptions ^[3]	65	10%	113%
Historical experience through 2019 & projections with pricing assumptions, except for current:			
Interest	69	5	55
Interest, lapse	76	10	98
Interest, lapse, mortality	89	18	145
Interest, lapse, mortality, morbidity	87	-3	-22
Interest, lapse, mortality, morbidity, improvement	85	-2	-14
Historical experience through 2019 & projections with all current most-likely assumptions ^[4]	85	43	338

[1] Calculated as the ratio of the lifetime loss ratio in a given row to that in the row immediately above it less one.

[2] Shows the rate increase needed to reproduce the lifetime loss ratio in the row immediately above it. Calculated without regard to CBUL, RBO, adverse selection, and higher waiver claims due to the needed rate increase.

[3] This row reflects actual historical experience and pricing assumptions projected from the valuation date, reflecting prior rate increases filed for use between January 2014 and April 2020.

[4] This row is calculated in regards to the pricing lifetime loss ratio of 59%.

For the 515 Series, in 2013, a nationwide requested increase was determined such that the company was able to certify that rates would remain stable under moderately adverse experience (MAE). The company's threshold for MAE was defined as a lifetime loss ratio of 85%. To determine whether experience has deteriorated beyond this threshold, experience was restated to reflect the timing and rate level of the 2013 requested increase and projected using current most-likely assumptions. As the resulting lifetime loss ratio was 88%, the MAE threshold was crossed and additional rate increases could be considered. A comparison of the current assumptions used in this filing and the assumptions used in the 2013 nationwide request is provided in Exhibit IV.

For the 700 and 780 Series, an analysis of the projected loss ratio compared to that assumed at the time of original pricing revealed that experience has unfolded more than moderately adverse and crossed the original pricing threshold for which the company could consider a rate increase.

Documentation of the original pricing definition for moderately adverse experience is not explicitly stated for the 700 and 780 Series. However, the original pricing documentation for the 700 and 780 Series

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states that margin of 10% was included in determining statutory contract reserves. This definition of margin is consistent with the MAE definition used by MedAmerica for similar products priced around the same time. Therefore, the assumed original pricing threshold before which a rate increase may be considered is a 10% increase in the original pricing lifetime loss ratio. Section 16 demonstrates that the lifetime loss ratios for cohorts where a rate increase is being requested (i.e., auto inflation), and in aggregate, are well in excess of this assumed original pricing threshold (i.e., before increase A:E exceeds 1.10).

19. Average Annual Premium in Pennsylvania (Based on December 31, 2019 In-Force)

The number of insureds and the corresponding average annual premium that will be affected by this rate increase filing in this jurisdiction are shown in the table(s) below by series and inflation protection option.

Pennsylvania – MedAmerica

Series	Inflation Protection Option	Number of Insureds	Before Increase Premium ^[1]	After Requested Increase Premium ^[1]
515	Non-Auto	75	\$851	\$851
	Auto	93	1,924	2,338
	All	168	1,445	1,674
780	Non-Auto	33	1,006	1,006
	Auto	21	2,061	2,061
	All	54	1,416	1,416
Total	Non-Auto	108	898	898
	Auto	114	1,949	2,287
	All	222	1,438	1,611

[1] Premium reflects all prior rate increases filed for use, including the most recent increase filed on August 21, 2020.

20. Proposed Effective Date

This rate increase will apply to policies on their next premium payment date following at least a 60-day policyholder notification period after being filed for use by the department of insurance, but no sooner than 12 months after the prior increase was effective.

21. Distribution of Business as of December 31, 2019 (Based on Nationwide In-Force Insured Count)

Issue Ages	Percent Distribution
<40	1%
40-44	2
45-49	4
50-54	12
55-59	17
60-64	33
65-69	25
70-74	6
75+	1

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Elimination Period	Percent Distribution
20-Day	15%
30-Day	9
60-Day	3
90-Day	70
180-Day	3

Benefit Period	Percent Distribution
400 Days	9%
800 Days	21
1200 Days	31
1600 Days	20
Lifetime	20

Inflation Protection Option	Percent Distribution
None	49%
5% Compound for Life	51

Coverage Type	Percent Distribution
Facility Only	<1%
Comprehensive	99
Home Health Only	1

22. Number of Insureds and Annualized Premium (Based on December 31, 2019 In-Force)

The number of insureds and annualized premium that will be affected by this rate increase filing in this jurisdiction and nationwide are shown in the tables below by series and inflation protection option.

Pennsylvania – MedAmerica

Series	Inflation Protection Option	Number of Insureds	Annualized Premium ^[1]
515	Non-Auto	75	\$63,847
	Auto	93	178,894
	All	168	242,741
780	Non-Auto	33	33,188
	Auto	21	43,279
	All	54	76,466
Total	Non-Auto	108	97,035
	Auto	114	222,173
	All	222	319,208

[1] Premium reflects all prior rate increases filed for use, including the most recent increase filed on August 21, 2020.

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Nationwide – MedAmerica, CICA, and CLICNY

Series	Inflation Protection Option	Number of Insureds	Annualized Premium
515	Non-Auto	1,528	\$1,764,856
	Auto	2,038	3,779,244
	All	3,566	5,544,099
700	Non-Auto	115	130,777
	Auto	139	257,429
	All	254	388,205
780	Non-Auto	924	924,427
	Auto	474	803,589
	All	1,398	1,728,016
Total	Non-Auto	2,567	2,820,059
	Auto	2,651	4,840,262
	All	5,218	7,660,321

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23. Actuarial Certification

I am a Principal and Consulting Actuary for Milliman, Inc. and retained by MedAmerica to render an opinion with regard to long-term care insurance rates. I am a member of the American Academy of Actuaries. I meet the Academy's qualification standards to render this actuarial opinion and am familiar with the requirements for filing long-term care insurance premiums and rate increases.

This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including Actuarial Standards of Practice No. 8, "Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health Benefits" and 18, "Long-Term Care Insurance".

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of this jurisdiction and the rules of this department of insurance.

In my opinion, the rates are not excessive or unfairly discriminatory, and bear reasonable relationship to the benefits based on the loss ratio standards of this jurisdiction.

This filing will enhance premium adequacy, but may not be sufficient to prevent future rate action. Additional rate increases are needed to certify that rates will remain stable under moderately adverse conditions.

In forming my opinion, I have used actuarial assumptions and actuarial methods (which gave consideration to policy design, underwriting, and claim adjudication) and such tests of the actuarial calculations as I considered necessary. Based on these assumptions, or statutory requirements where necessary, the premium rate filing is in compliance with the loss ratio standards of this jurisdiction. Certain models were developed to estimate future experience, which I have reviewed for consistency, reasonableness, and appropriateness to the intended purpose.

I have relied on data and information provided by MedAmerica to develop this memorandum, including but not limited to management's view of when a rate change may be considered, policy design, underwriting and claim adjudication process, seriatim in-force data, claim data, and the company's long-term earnings rate. I have not audited or independently verified the data and information provided, but have reviewed it for reasonableness.

The basis for contract reserves has been previously filed and there is no anticipation of any changes.



Missy Gordon, FSA, MAAA
Principal and Consulting Actuary

Date: July 28, 2021

Exhibit I-a
MedAmerica, CICA, and CLICNY
Actual and Projected Experience using Current Assumptions by Calendar Year
Nationwide Experience Before Requested Rate Increase
515, 700, and 780 Series

	Calendar Year	Without Interest			D End of Year Lives	With Max. Val. Interest		
		A Earned Premium	B Incurred Claims	C = B / A Incurred Loss Ratio		E Earned Premium	F Incurred Claims	G = F / E Incurred Loss Ratio
Historical Experience	1997	1,404	0	0%	23	3,781	0	0%
	1998	365,019	0	0%	789	940,408	0	0%
	1999	1,714,718	43,198	3%	2,811	4,227,432	106,500	3%
	2000	3,840,098	190,025	5%	4,181	9,059,620	448,311	5%
	2001	5,786,651	263,180	5%	6,197	13,064,074	594,161	5%
	2002	8,213,556	587,804	7%	8,017	17,744,604	1,269,894	7%
	2003	9,337,136	266,048	3%	8,572	19,303,340	550,021	3%
	2004	9,694,462	1,042,726	11%	8,787	19,179,012	2,062,873	11%
	2005	10,104,171	3,021,107	30%	9,506	19,128,763	5,719,424	30%
	2006	11,387,255	2,720,509	24%	10,611	20,500,746	4,928,561	24%
	2007	12,244,848	1,713,599	14%	10,739	20,972,409	2,960,391	14%
	2008	12,052,895	2,416,335	20%	10,226	19,747,891	4,003,251	20%
	2009	11,306,015	4,304,209	38%	9,441	17,749,874	6,786,527	38%
	2010	10,575,892	3,171,158	30%	8,931	15,908,766	4,817,510	30%
	2011	10,015,916	5,732,652	57%	8,507	14,432,945	8,328,009	58%
	2012	9,547,964	4,077,497	43%	8,133	13,179,271	5,663,557	43%
	2013	9,065,895	5,684,574	63%	7,792	11,987,391	7,548,949	63%
	2014	8,562,633	5,600,353	65%	7,110	10,845,051	7,115,112	66%
	2015	8,387,584	5,775,336	69%	6,644	10,176,424	7,021,172	69%
	2016	8,278,673	8,185,005	99%	6,272	9,621,867	9,542,664	99%
	2017	7,919,269	8,918,678	113%	5,963	8,816,543	9,944,552	113%
	2018	7,507,743	9,056,385	121%	5,592	8,006,847	9,668,759	121%
	2019	7,146,613	8,884,266	124%	5,218	7,301,553	9,080,612	124%
Projected Future Experience (50 Years)	2020	6,977,166	9,254,664	133%	4,894	6,829,203	9,055,314	133%
	2021	6,764,897	9,927,055	147%	4,623	6,343,777	9,299,633	147%
	2022	6,417,962	10,642,411	166%	4,358	5,766,347	9,545,784	166%
	2023	6,002,414	11,340,106	189%	4,091	5,167,475	9,739,649	188%
	2024	5,587,385	11,997,014	215%	3,825	4,609,375	9,867,026	214%
	2025	5,176,757	12,586,651	243%	3,561	4,092,674	9,913,858	242%
	2026	4,772,774	13,091,902	274%	3,300	3,616,383	9,876,301	273%
	2027	4,378,018	13,496,452	308%	3,044	3,179,628	9,752,559	307%
	2028	3,994,798	13,803,855	346%	2,794	2,781,201	9,555,621	344%
	2029	3,625,381	14,010,449	386%	2,552	2,419,776	9,292,415	384%
	2030	3,271,760	14,160,191	433%	2,319	2,093,788	8,999,652	430%
	2031	2,935,373	14,239,913	485%	2,095	1,801,320	8,673,386	482%
	2032	2,617,910	14,200,275	542%	1,884	1,540,647	8,289,732	538%
	2033	2,321,129	14,064,547	606%	1,685	1,310,120	7,869,749	601%
	2034	2,046,241	13,846,714	677%	1,499	1,107,829	7,426,567	670%
	2035	1,793,960	13,545,960	755%	1,327	931,690	6,964,280	747%
	2036	1,564,494	13,166,734	842%	1,170	779,490	6,488,878	832%
	2037	1,357,542	12,727,843	938%	1,027	648,937	6,013,142	927%
	2038	1,172,302	12,244,106	1,044%	897	537,693	5,545,795	1,031%
	2039	1,007,679	11,710,034	1,162%	781	443,500	5,085,159	1,147%
	2040	862,278	11,119,843	1,290%	677	364,186	4,630,308	1,271%
	2041	734,653	10,490,685	1,428%	584	297,774	4,189,040	1,407%
	2042	623,290	9,833,324	1,578%	502	242,466	3,765,722	1,553%
	2043	526,615	9,160,588	1,740%	430	196,621	3,364,929	1,711%
	2044	443,091	8,493,978	1,917%	367	158,791	2,993,044	1,885%
	2045	371,271	7,835,507	2,110%	312	127,715	2,648,965	2,074%
	2046	309,819	7,194,366	2,322%	264	102,305	2,333,638	2,281%
	2047	257,539	6,574,400	2,553%	223	81,637	2,046,386	2,507%
	2048	213,306	5,988,347	2,807%	188	64,913	1,789,033	2,756%
	2049	176,086	5,439,560	3,089%	158	51,446	1,560,121	3,033%
	2050	144,936	4,921,908	3,396%	132	40,657	1,355,867	3,335%
	2051	119,003	4,455,299	3,744%	110	32,054	1,179,338	3,679%
	2052	97,509	4,025,526	4,128%	92	25,222	1,024,372	4,061%
	2053	79,774	3,624,331	4,543%	77	19,817	886,918	4,475%
	2054	65,188	3,257,380	4,997%	64	15,554	766,994	4,931%
	2055	53,226	2,915,707	5,478%	53	12,200	660,720	5,416%
	2056	43,425	2,583,687	5,950%	44	9,562	563,163	5,890%
	2057	35,390	2,264,993	6,400%	36	7,486	474,602	6,340%
	2058	28,805	1,971,449	6,844%	30	5,854	396,750	6,778%
	2059	23,412	1,702,242	7,271%	24	4,570	328,795	7,194%
	2060-2064	64,182	5,399,263	8,412%	69	11,305	933,312	8,256%
	2065-2069	19,428	2,076,263	10,687%	21	2,781	290,940	10,461%
History		183,056,412	81,654,645	45%	160,062	291,898,613	108,160,812	37%
Future		79,078,168	375,385,522	475%	56,185	57,875,770	205,437,458	355%
Lifetime		262,134,581	457,040,167	174%	216,247	349,774,383	313,598,270	90%

Exhibit I-b
MedAmerica, CICA, and CLICNY
Actual and Projected Experience using Current Assumptions by Calendar Year
Nationwide Experience After Requested Rate Increase
515, 700, and 780 Series

	Calendar Year	Without Interest			D End of Year Lives	With Max. Val. Interest		
		A Earned Premium	B Incurred Claims	C = B / A Incurred Loss Ratio		E Earned Premium	F Incurred Claims	G = F / E Incurred Loss Ratio
Historical Experience	1997	1,404	0	0%	23	3,781	0	0%
	1998	365,019	0	0%	789	940,408	0	0%
	1999	1,714,718	43,198	3%	2,811	4,227,432	106,500	3%
	2000	3,840,098	190,025	5%	4,181	9,059,620	448,311	5%
	2001	5,786,651	263,180	5%	6,197	13,064,074	594,161	5%
	2002	8,213,556	587,804	7%	8,017	17,744,604	1,269,894	7%
	2003	9,337,136	266,048	3%	8,572	19,303,340	550,021	3%
	2004	9,694,462	1,042,726	11%	8,787	19,179,012	2,062,873	11%
	2005	10,104,171	3,021,107	30%	9,506	19,128,763	5,719,424	30%
	2006	11,387,255	2,720,509	24%	10,611	20,500,746	4,928,561	24%
	2007	12,244,848	1,713,599	14%	10,739	20,972,409	2,960,391	14%
	2008	12,052,895	2,416,335	20%	10,226	19,747,891	4,003,251	20%
	2009	11,306,015	4,304,209	38%	9,441	17,749,874	6,786,527	38%
	2010	10,575,892	3,171,158	30%	8,931	15,908,766	4,817,510	30%
	2011	10,015,916	5,732,652	57%	8,507	14,432,945	8,328,009	58%
	2012	9,547,964	4,077,497	43%	8,133	13,179,271	5,663,557	43%
	2013	9,065,895	5,684,574	63%	7,792	11,987,391	7,548,949	63%
	2014	8,562,633	5,600,353	65%	7,110	10,845,051	7,115,112	66%
	2015	8,387,584	5,775,336	69%	6,644	10,176,424	7,021,172	69%
	2016	8,278,673	8,185,005	99%	6,272	9,621,867	9,542,664	99%
	2017	7,919,269	8,918,678	113%	5,963	8,816,543	9,944,552	113%
	2018	7,507,743	9,056,385	121%	5,592	8,006,847	9,668,759	121%
	2019	7,146,613	8,884,266	124%	5,218	7,301,553	9,080,612	124%
Projected Future Experience (50 Years)	2020	6,977,166	9,254,664	133%	4,894	6,829,203	9,055,314	133%
	2021	6,909,184	9,849,447	143%	4,546	6,479,000	9,226,962	142%
	2022	7,361,442	10,091,113	137%	4,198	6,613,054	9,051,649	137%
	2023	7,056,560	10,637,623	151%	3,939	6,073,437	9,136,952	150%
	2024	6,574,005	11,236,779	171%	3,682	5,421,463	9,242,661	170%
	2025	6,095,176	11,772,845	193%	3,427	4,816,714	9,274,038	193%
	2026	5,623,055	12,229,953	217%	3,175	4,258,449	9,227,530	217%
	2027	5,160,768	12,594,132	244%	2,927	3,745,823	9,102,315	243%
	2028	4,711,122	12,868,837	273%	2,686	3,277,578	8,910,440	272%
	2029	4,276,928	13,050,074	305%	2,453	2,852,334	8,657,818	304%
	2030	3,860,716	13,179,075	341%	2,228	2,468,430	8,378,759	339%
	2031	3,464,342	13,244,633	382%	2,013	2,123,750	8,070,112	380%
	2032	3,089,924	13,201,105	427%	1,809	1,816,369	7,709,616	424%
	2033	2,739,675	13,068,688	477%	1,617	1,544,440	7,315,882	474%
	2034	2,415,140	12,860,091	532%	1,439	1,305,782	6,900,910	528%
	2035	2,117,220	12,575,465	594%	1,274	1,097,966	6,468,941	589%
	2036	1,846,195	12,218,557	662%	1,123	918,397	6,025,265	656%
	2037	1,601,745	11,807,555	737%	985	764,384	5,582,056	730%
	2038	1,382,961	11,355,796	821%	860	633,178	5,147,153	813%
	2039	1,188,542	10,857,726	914%	748	522,106	4,718,722	904%
	2040	1,016,846	10,309,616	1,014%	648	428,604	4,296,563	1,002%
	2041	866,175	9,726,704	1,123%	560	350,340	3,887,537	1,110%
	2042	734,737	9,118,703	1,241%	481	285,183	3,495,506	1,226%
	2043	620,667	8,497,161	1,369%	412	231,197	3,124,544	1,351%
	2044	522,147	7,882,078	1,510%	352	186,667	2,780,566	1,490%
	2045	437,464	7,274,586	1,663%	299	150,103	2,462,278	1,640%
	2046	365,029	6,682,183	1,831%	253	120,218	2,170,226	1,805%
	2047	303,417	6,109,506	2,014%	214	95,918	1,904,169	1,985%
	2048	251,297	5,568,840	2,216%	180	76,259	1,665,957	2,185%
	2049	207,444	5,062,725	2,441%	151	60,432	1,454,067	2,406%
	2050	170,747	4,585,302	2,685%	126	47,755	1,264,959	2,649%
	2051	140,195	4,154,399	2,963%	106	37,647	1,101,326	2,925%
	2052	114,869	3,757,297	3,271%	88	29,620	957,597	3,233%
	2053	93,971	3,386,812	3,604%	73	23,270	830,132	3,567%
	2054	76,779	3,047,468	3,969%	61	18,261	718,778	3,936%
	2055	62,674	2,730,603	4,357%	50	14,318	619,869	4,329%
	2056	51,111	2,421,726	4,738%	42	11,216	528,840	4,715%
	2057	41,623	2,124,447	5,104%	34	8,774	446,025	5,083%
	2058	33,844	1,849,942	5,466%	28	6,853	373,074	5,444%
	2059	27,473	1,597,570	5,815%	23	5,343	309,266	5,788%
	2060-2064	74,972	5,071,137	6,764%	66	13,154	878,890	6,681%
	2065-2069	22,436	1,958,505	8,729%	20	3,197	275,261	8,611%
History		183,056,412	81,654,645	45%	160,062	291,898,613	108,160,812	37%
Future		90,687,780	350,871,471	387%	54,291	65,766,185	192,748,522	293%
Lifetime		273,744,192	432,526,115	158%	214,353	357,664,798	300,909,334	84%

Exhibit II
Demonstration that the Requested Cumulative Rate Increase Passes the 58%/85% Loss Ratio Minimum
MedAmerica, CICA, and CLICNY Nationwide Experience with Prior Approved Increases
515, 700, and 780 Series

1	Accumulated value of initial earned premium	286,353,220	x	58%	=	166,084,867
2a	Accumulated value of earned premium	291,898,613				
2b	Accumulated value of prior premium rate schedule increases (2a - 1)	5,545,393	x	85%	=	4,713,584
3	Present value of future projected initial earned premium	39,547,147	x	58%	=	22,937,345
4a	Present value of future projected premium	65,766,185				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a - 3)	26,219,038	x	85%	=	22,286,182
5	Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					216,021,979
6a	Accumulated value of incurred claims without the inclusion of active life reserves					108,160,812
6b	Present value of future projected incurred claims without the inclusion of active life reserves					221,660,800
7	Lifetime Incurred Claims with Rate Increase: Sum 6a and 6b					329,821,612
8	Test: 7 is not less than 5					Pass

All values are accumulated or discounted at the maximum valuation interest rate for contract reserves applicable for the year of issue, which ranges from 4.0% to 4.5%.

Future projected initial earned premium schedule (i.e., without the requested rate increase) reflects the assumed impact of CBUL and RBO.

The future projected incurred claims (item 6b) were increased by 15% to reflect assumptions with moderately adverse experience.

Exhibit III
MedAmerica, CICA, and CLICNY
Comparison of Current and Original Pricing Assumptions

		Morbidity	
Current Assumptions	All CICA	Expected claim costs are developed using the 2017 Milliman <i>Long-Term Care Guidelines (Guidelines)</i> with adjustments for underwriting selection, an all-lives exposure basis, and two years of retrospective improvement to bring the <i>Guidelines</i> forward to 2019. The claim costs were further adjusted based on historical claim experience by series, attained age, coverage type, benefit period (non-lifetime vs. lifetime), and payment type, to the extent credible. These adjustment factors can be found in Exhibit A-5a of Appendix A of the actuarial memorandum.	
Original Assumptions	All CICA	The pricing claim costs were developed from the 1997 <i>Guidelines</i> . All values were adjusted to reflect the effects of the nature of the benefits, the elimination periods, policy maximums, and the eligibility standards. The claim costs include factors to adjust them to an all-lives exposure base. These claim costs do not necessarily represent the original pricing claim costs because MedAmerica did not receive the original pricing claim costs at the time of acquisition. These claim costs are a reasonable proxy of the original pricing claim costs based on a reproduction of the original pricing lifetime loss ratio.	
		Mortality	
Current Assumptions	All CICA	Mortality rates reflect the 2012 Individual Annuitant Mortality (IAM) Basic table. The mortality rates were adjusted based on historical mortality experience by gender, marital status, attained age, and duration. The adjusted 2012IAM table was then brought forward to 2019 using the 2012IAM attained age mortality improvement scale (i.e., G2 projection scale). These adjustment factors can be found in Exhibit A-1a and A-1c of Appendix A of the actuarial memorandum.	
Original Assumptions	515 Series and 700 Series Not Issued in Florida	Ultimate mortality level of 95% of U.S. Life Mortality (79-81). While the original pricing selection factors were not available, selection factors grading from 50% to 95% over the first 10 durations were assumed.	
	700 Series Issued in Florida and 780 Series	1983 GAM Table without selection.	
		Lapse Rates	
Current Assumptions	All CICA	Voluntary lapse rates (excludes benefit expiry) vary by policy duration (ultimate for 11+), attained age (ultimate for 65+), benefit period (lifetime or non-lifetime), inflation protection (auto or non-auto inflation), marital status, and series. A summary of the ultimate lapse rates by key characteristics can be found in Section 6 of the actuarial memorandum.	

Exhibit III
MedAmerica, CICA, and CLICNY
Comparison of Current and Original Pricing Assumptions

		Lapse Rates														
		Lapse rates vary by policy form series, duration, and issue age.														
		515 Series (Not Issued in New York)							515 Series (Issued in New York)							
		Issue Age							Issue Age							
Duration		<55	55-59	60-64	65-69	70-74	75-79	80+	<55	55-59	60-64	65-69	70-74	75-79	80+	
515 Series	1	20.00%	18.00%	18.00%	18.00%	14.00%	12.00%	10.00%	20.00%	18.00%	16.00%	14.00%	12.00%	10.00%	10.00%	
	2	16.00%	15.00%	15.00%	15.00%	12.00%	10.00%	8.00%	15.00%	14.00%	12.00%	10.00%	8.00%	6.00%	6.00%	
	3	13.00%	12.00%	12.00%	12.00%	10.00%	9.00%	7.00%	10.00%	10.00%	9.00%	6.00%	6.00%	4.00%	4.00%	
	4	11.00%	10.00%	10.00%	10.00%	9.00%	8.00%	7.00%	8.00%	8.00%	6.00%	5.00%	4.00%	3.00%	3.00%	
	5	10.00%	9.00%	9.00%	9.00%	8.00%	7.00%	6.00%	6.00%	6.00%	4.00%	4.00%	3.00%	3.00%	3.00%	
	6	10.00%	9.00%	8.00%	8.00%	7.00%	7.00%	6.00%	5.00%	5.00%	4.00%	4.00%	3.00%	3.00%	3.00%	
	7	10.00%	9.00%	8.00%	7.00%	6.00%	6.00%	5.00%	5.00%	5.00%	4.00%	4.00%	3.00%	3.00%	3.00%	
	8	9.00%	8.00%	8.00%	7.00%	6.00%	6.00%	5.00%	5.00%	5.00%	4.00%	4.00%	3.00%	3.00%	3.00%	
	9	9.00%	8.00%	7.00%	7.00%	5.00%	5.00%	4.00%	5.00%	5.00%	4.00%	4.00%	3.00%	3.00%	3.00%	
	10	9.00%	8.00%	7.00%	6.00%	5.00%	5.00%	4.00%	5.00%	5.00%	4.00%	4.00%	3.00%	3.00%	3.00%	
	11	8.00%	8.00%	7.00%	6.00%	4.00%	4.00%	4.00%	5.00%	5.00%	4.00%	4.00%	3.00%	3.00%	3.00%	
	12	8.00%	7.00%	6.00%	6.00%	4.00%	4.00%	4.00%	5.00%	5.00%	4.00%	4.00%	3.00%	3.00%	3.00%	
	13	8.00%	7.00%	6.00%	5.00%	4.00%	4.00%	4.00%	5.00%	5.00%	4.00%	4.00%	3.00%	3.00%	3.00%	
	14	7.00%	7.00%	6.00%	5.00%	4.00%	4.00%	4.00%	5.00%	5.00%	4.00%	4.00%	3.00%	3.00%	3.00%	
	15	7.00%	6.00%	6.00%	5.00%	4.00%	4.00%	4.00%	5.00%	5.00%	4.00%	4.00%	3.00%	3.00%	3.00%	
	16	6.00%	6.00%	6.00%	4.00%	4.00%	4.00%	4.00%	5.00%	5.00%	4.00%	4.00%	3.00%	3.00%	3.00%	
	17	6.00%	6.00%	5.00%	4.00%	4.00%	4.00%	4.00%	5.00%	5.00%	4.00%	4.00%	3.00%	3.00%	3.00%	
	18	5.00%	5.00%	5.00%	4.00%	4.00%	4.00%	4.00%	5.00%	5.00%	4.00%	4.00%	3.00%	3.00%	3.00%	
	19	5.00%	5.00%	5.00%	4.00%	4.00%	4.00%	4.00%	5.00%	5.00%	4.00%	4.00%	3.00%	3.00%	3.00%	
	20+	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	5.00%	5.00%	4.00%	4.00%	3.00%	3.00%	3.00%	
700 Series	700 Series (Not Issued in Florida)	Issue Age							700 Series (Issued in Florida)							
		Issue Age							Issue Age							
		Duration	<55	55-59	60-64	65-69	70-74	75-79	80+	<55	55-59	60-64	65-69	70-74	75-79	80+
		1	20.00%	18.00%	18.00%	18.00%	14.00%	12.00%	10.00%	20.00%	18.00%	18.00%	18.00%	14.00%	12.00%	10.00%
		2	16.00%	15.00%	15.00%	15.00%	12.00%	10.00%	8.00%	16.00%	15.00%	15.00%	15.00%	12.00%	10.00%	8.00%
		3	13.00%	12.00%	12.00%	12.00%	10.00%	9.00%	7.00%	13.00%	12.00%	12.00%	12.00%	10.00%	9.00%	7.00%
		4	11.00%	10.00%	10.00%	10.00%	9.00%	8.00%	7.00%	11.00%	10.00%	10.00%	10.00%	9.00%	8.00%	7.00%
		5	10.00%	9.00%	9.00%	9.00%	8.00%	7.00%	6.00%	10.00%	9.00%	9.00%	9.00%	8.00%	7.00%	6.00%
		6	10.00%	9.00%	8.00%	8.00%	7.00%	7.00%	6.00%	10.00%	9.00%	8.00%	8.00%	7.00%	7.00%	6.00%
		7	10.00%	9.00%	8.00%	7.00%	6.00%	6.00%	5.00%	10.00%	9.00%	8.00%	7.00%	6.00%	6.00%	5.00%
		8	9.00%	8.00%	8.00%	7.00%	6.00%	6.00%	5.00%	9.00%	8.00%	8.00%	7.00%	6.00%	6.00%	5.00%
		9	9.00%	8.00%	7.00%	7.00%	5.00%	5.00%	4.00%	9.00%	8.00%	7.00%	7.00%	5.00%	5.00%	4.00%
		10	9.00%	8.00%	7.00%	6.00%	5.00%	5.00%	4.00%	9.00%	8.00%	7.00%	6.00%	5.00%	5.00%	4.00%
		11	8.00%	8.00%	7.00%	6.00%	4.00%	4.00%	4.00%	8.00%	8.00%	7.00%	6.00%	4.00%	4.00%	4.00%
		12	7.00%	7.00%	6.00%	6.00%	4.00%	4.00%	4.00%	7.00%	7.00%	6.00%	6.00%	4.00%	4.00%	4.00%
		13	6.00%	6.00%	6.00%	5.00%	4.00%	4.00%	4.00%	6.00%	6.00%	6.00%	5.00%	4.00%	4.00%	4.00%
		14	5.00%	5.00%	5.00%	5.00%	4.00%	4.00%	4.00%	5.00%	5.00%	5.00%	5.00%	4.00%	4.00%	4.00%
		15+	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	3.00%	3.00%	3.00%
		780 Series	780 Series	Issue Age												
				Duration	<55	55-59	60-64	65-69	70-74	75-79	80+					
1	17.00%			15.00%	15.00%	15.00%	12.00%	10.00%	8.00%							
2	13.00%			12.00%	12.00%	12.00%	10.00%	8.00%	6.00%							
3	11.00%			10.00%	10.00%	10.00%	8.00%	8.00%	6.00%							
4	10.00%			9.00%	9.00%	9.00%	8.00%	7.00%	6.00%							
5	9.00%			8.00%	8.00%	8.00%	7.00%	6.00%	5.00%							
6	10.00%			9.00%	8.00%	8.00%	7.00%	7.00%	6.00%							
7	10.00%			9.00%	8.00%	7.00%	6.00%	6.00%	5.00%							
8	8.00%			7.00%	7.00%	6.00%	5.00%	5.00%	4.00%							
9	9.00%			8.00%	7.00%	7.00%	5.00%	5.00%	4.00%							
10	9.00%			8.00%	7.00%	6.00%	5.00%	5.00%	4.00%							
11	7.00%			7.00%	6.00%	5.00%	3.00%	3.00%	3.00%							
12	7.00%			7.00%	6.00%	6.00%	4.00%	4.00%	4.00%							
13	5.00%			5.00%	5.00%	4.00%	3.00%	3.00%	3.00%							
14	4.00%			4.00%	4.00%	4.00%	3.00%	3.00%	3.00%							
15+	3.00%	3.00%	3.00%	3.00%	2.00%	2.00%	2.00%									

Exhibit III
MedAmerica, CICA, and CLICNY
Comparison of Current and Original Pricing Assumptions

		Benefit Expiry Rates	
Current Assumptions	All CICA	Benefit expiry rates reflect assumed policy termination due to exhaustion of benefits on limited benefit period policies. The rates are based on the 2017 <i>Guidelines</i> with adjustments for historical benefit expiry experience and vary by gender, benefit period, and attained age. A table containing the benefit expiry rates is provided in Section 6 of the actuarial memorandum.	
Original Assumptions	All CICA	Benefit expiry was not separated from the lapse assumption.	
		Interest Rate	
Current Assumptions	All CICA	The current most-likely earnings rate assumption is 4.5%. This rate represents MedAmerica's expectation of its long-term investment earnings rate based on the average net investment earnings rate projected for MedAmerica's 2019 cash flow testing.	
		The maximum valuation interest rate applicable to the year of issue ranges from 4.0% to 4.5% and averages 4.4%.	
Original Assumptions	515 Series and 700 Series	An original pricing earnings rate assumption of 6.00% was assumed.	
	780 Series	An original pricing earnings rate assumption of 5.50% was assumed.	
		Improvement	
Current Assumptions	All CICA	Annual improvement in the mortality and morbidity assumptions is assumed for 10 years starting in 2020. Annual improvement factors vary by attained age and gender based on the G2 improvement scale from the 2012IAM table.	
Original Assumptions	All CICA	No mortality or morbidity improvement was assumed.	

Exhibit IV
MedAmerica, CICA, and CLICNY
Comparison of Current and 2013 Nationwide Filing Assumptions for the 515 Series

Morbidity																																			
Current Assumptions	Expected claim costs are developed using the 2017 Milliman <i>Long-Term Care Guidelines (Guidelines)</i> with adjustments for underwriting selection, an all-lives exposure basis, and two years of retrospective improvement to bring the <i>Guidelines</i> forward to 2019. The claim costs were further adjusted based on historical claim experience by series, attained age, coverage type, benefit period (non-lifetime vs. lifetime), and payment type, to the extent credible. These adjustment factors can be found in Exhibit A-5a of Appendix A of the actuarial memorandum.																																		
2013 Nationwide Filing Assumptions	<p>Expected claim costs were the pricing claim costs adjusted with attained age and durational adjustment factors. These factors were developed based on a comparison of actual and expected historical incurred claims for 515 Series policies issued by Combined Insurance Company of America (CICA) and Combined Life Insurance Company of New York (CLICNY) from inception through December 31, 2012. To develop the attained age adjustment factors, the experience for the 515 Series policies was combined with experience for other similar policies issued by CICA and CLICNY.</p> <table> <tr> <th>Attained Age</th><th>Factor</th></tr> <tr> <td><75</td><td>0.85</td></tr> <tr> <td>75-79</td><td>0.98</td></tr> <tr> <td>80+</td><td>1.25</td></tr> </table> <table> <tr> <th>Duration</th><th>Factor</th></tr> <tr> <td>1</td><td>0.30</td></tr> <tr> <td>2</td><td>0.30</td></tr> <tr> <td>3</td><td>0.30</td></tr> <tr> <td>4</td><td>0.55</td></tr> <tr> <td>5</td><td>0.55</td></tr> <tr> <td>6</td><td>0.55</td></tr> <tr> <td>7</td><td>0.55</td></tr> <tr> <td>8</td><td>0.55</td></tr> <tr> <td>9</td><td>0.60</td></tr> <tr> <td>10</td><td>0.65</td></tr> <tr> <td>11</td><td>0.70</td></tr> <tr> <td>12+</td><td>0.75</td></tr> </table>	Attained Age	Factor	<75	0.85	75-79	0.98	80+	1.25	Duration	Factor	1	0.30	2	0.30	3	0.30	4	0.55	5	0.55	6	0.55	7	0.55	8	0.55	9	0.60	10	0.65	11	0.70	12+	0.75
Attained Age	Factor																																		
<75	0.85																																		
75-79	0.98																																		
80+	1.25																																		
Duration	Factor																																		
1	0.30																																		
2	0.30																																		
3	0.30																																		
4	0.55																																		
5	0.55																																		
6	0.55																																		
7	0.55																																		
8	0.55																																		
9	0.60																																		
10	0.65																																		
11	0.70																																		
12+	0.75																																		

Mortality	
Current Assumptions	Mortality rates reflect the 2012 Individual Annuitant Mortality (IAM) Basic table. The mortality rates were adjusted based on historical mortality experience by gender, marital status, attained age, and duration. The adjusted 2012IAM table was then brought forward to 2019 using the 2012IAM attained age mortality improvement scale (i.e., G2 projection scale). These adjustment factors can be found in Exhibit A-1a and A-1c of Appendix A of the actuarial memorandum.
2013 Nationwide Filing Assumptions	Levels of 86% and 93% of the 1994 Group Annuitant Mortality (GAM) Static table were assumed for males and females, respectively, in all durations. These levels captured the impact of mortality improvement.

Exhibit IV
MedAmerica, CICA, and CLICNY
Comparison of Current and 2013 Nationwide Filing Assumptions for the 515 Series

Lapse Rates																					
Current Assumptions	Voluntary lapse rates (excludes benefit expiry) vary by policy duration (ultimate for 11+), attained age (ultimate for 65+), benefit period (lifetime or non-lifetime), inflation protection (auto or non-auto inflation), marital status, and series. A summary of the ultimate lapse rates by key characteristics can be found in Section 6 of the actuarial memorandum.																				
2013 Nationwide Filing Assumptions	<p>Lapse rates were developed using the mortality assumption described above and actual policy termination experience for 515 Series policies issued by CICA and CLICNY from inception through December 31, 2012. Lapse rates varied by duration and are provided in the table below.</p> <table> <tr> <th>Duration</th><th>Lapse Rate</th></tr> <tr> <td>1</td><td>20.0%</td></tr> <tr> <td>2</td><td>10.5%</td></tr> <tr> <td>3</td><td>6.5%</td></tr> <tr> <td>4</td><td>4.5%</td></tr> <tr> <td>5</td><td>4.0%</td></tr> <tr> <td>6</td><td>3.0%</td></tr> <tr> <td>7</td><td>3.0%</td></tr> <tr> <td>8</td><td>2.5%</td></tr> <tr> <td>9+</td><td>2.0%</td></tr> </table>	Duration	Lapse Rate	1	20.0%	2	10.5%	3	6.5%	4	4.5%	5	4.0%	6	3.0%	7	3.0%	8	2.5%	9+	2.0%
Duration	Lapse Rate																				
1	20.0%																				
2	10.5%																				
3	6.5%																				
4	4.5%																				
5	4.0%																				
6	3.0%																				
7	3.0%																				
8	2.5%																				
9+	2.0%																				

Benefit Expiry Rates	
Current Assumptions	Benefit expiry rates reflect assumed policy termination due to exhaustion of benefits on limited benefit period policies. The rates are based on the 2017 <i>Guidelines</i> with adjustments for historical benefit expiry experience and vary by gender, benefit period, and attained age. A table containing the benefit expiry rates is provided in Section 6 of the actuarial memorandum.
2013 Nationwide Filing Assumptions	Benefit expiry was not separated from the lapse assumption.

Interest Rate	
Current Assumptions	<p>The current most-likely earnings rate assumption is 4.5%. This rate represents MedAmerica's expectation of its long-term investment earnings rate based on the average net investment earnings rate projected for MedAmerica's 2019 cash flow testing.</p> <p>The maximum valuation interest rate applicable to the year of issue ranges from 4.0% to 4.5% and averages 4.4%.</p>
2013 Nationwide Filing Assumptions	The prior earnings rate assumption was 5.25%.

Improvement	
Current Assumptions	Annual improvement in the mortality and morbidity assumptions is assumed for 10 years starting in 2020. Annual improvement factors vary by attained age and gender based on the G2 improvement scale from the 2012IAM table.
2013 Nationwide Filing Assumptions	No mortality or morbidity improvement was assumed.

Appendix A

Development of and Justification for Current Assumptions

This appendix describes the development of and justification for the current actuarial assumptions used in this filing.

The persistency and morbidity assumptions were developed using historical experience and predictive analytics. Where actual experience was limited or did not exist, industry experience and actuarial judgment was also used. The experience used to develop these assumptions includes historical experience of the policies originally issued by Combined Insurance Company of America and Combined Life Insurance Company of New York (collectively, CICA), which MedAmerica Insurance Company (MedAmerica) acquired from Ace Ltd. in 2008. Additionally, experience on other series originally issued by CICA, MedAmerica and its affinity partners, and MedAmerica's other acquired blocks of business is also used. For persistency, policy termination experience from January 2008 through December 2017, with runout through March 2018, was used. For morbidity, claim experience from January 2008 through December 2017 was used, with runout through December 2018.

Improvement assumptions for mortality and morbidity were developed based on individual annuitant or industry experience, along with actuarial judgment. The rate increase dependent assumptions were developed using historical experience, and actuarial judgment where experience was limited or did not exist.

The sections that follow provide more detail on the development of and justification for the current assumptions that are material to the projections in this filing.

Persistency

The policy persistency assumptions were developed based on detailed historical experience from January 2008 through December 2017, with runout through March 2018, for MedAmerica's organic (including affinity partners) and acquired business. Experience adjustment factors were developed using predictive analytics as described in the Predictive Analytics section below.

Mortality

The mortality assumption utilizes the 2012 Individual Annuitant Mortality (IAM) Basic table with experience adjustments.

Exhibit A-1 supports the mortality assumption and provides the following information by marital status, gender, policy duration, and attained age.

- Exhibit A-1a – Provides the adjustment factors that are to be applied to the 2012IAM hazard rates; the adjusted hazard rates are converted back into mortality probabilities to create the mortality assumption produced by the predictive model. Attained age adjustment factors are applicable to only policy durations 7 and later.
- Exhibit A-1b – Provides a summary of actual-to-modeled (A:M) mortality experience for all products of MedAmerica and its affinity partners, and MedAmerica's other acquired blocks of business.
 - Policy year exposure [A] reflects the length of time a covered life is exposed to the risk of death (i.e., exact exposure basis).
 - Actual deaths [B]
 - Mortality probabilities underlying actual experience [C], 2012IAM [D], and the modeled assumption [E]. The modeled mortality probabilities capture the adjustment factors from Exhibit A-1a that were produced by the predictive model. Mortality probabilities were calculated by first calculating the hazard rate of mortality, then transforming into a probability. For example, the actual mortality probability $[C] = 1 - \text{EXP}(-[B] / [A])$.
 - A:M ratios are calculated as actual mortality probabilities to the 2012IAM mortality probabilities [F] and to the modeled assumption [G]. The modeled A:M [G] provides an indication of fit. This fit will not be perfect (i.e., ratios deviate from 1.0) because the main goal is to develop an assumption that generalizes well to new data by balancing assumption complexity and fit on the historical experience.
- Exhibit A-1c – Provides an additional attained age adjustment that was developed to better align the composite termination (i.e., mortality and voluntary lapse combined) assumption with actual experience. Similar to the attained age adjustment factors in Exhibit A-1a, the additional adjustments are applicable to only policy durations 7 and later. The adjustment from Exhibit A-1c is excluded from Exhibit A-1b, but it is included with the composite termination assumptions in Exhibit A-3 described below.

Appendix A

Development of and Justification for Current Assumptions

For projection purposes, the adjusted 2012IAM table is brought forward to 2019 using the G2 improvement scale.

Lifetime-Pay Voluntary Lapse Assumption

The voluntary lapse assumption reflects the 2017 cash flow testing voluntary lapse assumption with experience adjustments for attained age, benefit period (lifetime or non-lifetime), inflation protection option (auto or non-auto), marital status, and product cohort.

The attained age adjustment factors developed from the predictive model produced a U-shaped pattern (i.e., decreased and then increased) by attained age. However, the attained age adjustment factors are held constant for ages 65 and older to produce an ultimate voluntary lapse assumption that is constant rather than increasing by attained age. The adjustments are held constant after this point because an increasing attained age lapse trend is not widely used in the industry, and this increasing lapse trend may be due to miscoding a death or underreporting of deaths in the Social Security Death Master File. An additional attained age adjustment to mortality was developed (Exhibit A-1c) in order to capture these terminations (i.e., higher lapses at older attained ages) such that the combined mortality and voluntary lapse assumption better aligns with actual experience as described in Exhibit A-3 below.

The ultimate voluntary lapse probabilities are shown in Section 6 of the actuarial memorandum. These ultimate voluntary lapse probabilities are applicable for attained ages 65 and older at policy durations 11 and later. Only these ultimate voluntary lapse probabilities are material to the projections given the age of this cohort.

Exhibit A-2 supports the voluntary lapse assumption. It provides a comparison of A:M voluntary lapse experience for all products of MedAmerica and its affinity partners, and MedAmerica's other acquired blocks of business, and includes the following:

- Policy year exposure [A] reflects the length of time a covered life is exposed to the risk of lapse (i.e., exact exposure basis).
- Actual lapses [B]
- Lapse probabilities underlying actual experience [C], unadjusted [D], and the modeled assumption [E]. The modeled voluntary lapse probabilities capture the assumptions produced by the predictive model (i.e., include the U-shaped attained age adjustments) to demonstrate the fit of the predictive model. The attained-age cap is captured with the composite termination assumptions in Exhibit A-3 as described below. Lapse probabilities were calculated by first calculating the hazard rate of lapse, then transforming into a probability. For example, the actual lapse probability $[C] = 1 - \text{EXP}(-[B] / [A])$.
- A:M ratios are calculated as actual lapse probabilities to the unadjusted lapse probabilities [F] and the modeled assumption [G]. The modeled A:M [G] provides an indication of fit. This fit will not be perfect (i.e., ratios deviate from 1.0) because the main goal is to develop an assumption that generalizes well to new data by balancing assumption complexity and fit on the historical experience.

The experience underlying Exhibit A-2 reflects lifetime-pay policies for policy durations 10 and later to focus on the fit of the ultimate voluntary lapse assumption and excludes "shock" lapses. For certain policies there have been prior rate increases and thus the option to lapse with a contingent benefit (i.e., shock lapse). Additionally, some policy forms offered an optional shortened non-forfeiture benefit. Policies that elected one of these options were not counted as a voluntary lapse; however, their annual policy exposure was valued up to the date of election.

Limited-Pay Voluntary Lapse Assumption

All policies in this filing have a lifetime premium payment term. Therefore, limited-pay voluntary lapse probabilities are not applicable to this filing.

Composite Termination

Exhibit A-3 supports the composite termination (i.e., mortality and voluntary lapse combined) assumption. It provides a comparison of actual-to-expected (A:E) composite termination experience for all products of MedAmerica and its affinity partners, and MedAmerica's other acquired blocks of business, and includes the following:

- Policy year exposure [A] reflects the length of time a covered life is exposed to the risk of termination (i.e., exact exposure basis).

Appendix A

Development of and Justification for Current Assumptions

- Actual composite terminations [B]
- Composite termination probabilities underlying actual experience [C] and the expected assumption [D]. The expected composite termination probabilities capture all of the experience adjustments for mortality (i.e., Exhibits A-1a and A-1c) and voluntary lapse (i.e., attained age cap). Termination probabilities were calculated by first calculating the hazard rate of termination, then transforming into a probability. For example, the actual termination probability $[C] = 1 - \text{EXP}(-[B] / [A])$.
- A:E ratios are calculated as actual termination probabilities to the expected composite termination probabilities [E]. The A:E [E] provides an indication of fit. This fit will not be perfect (i.e., ratios deviate from 1.0) because the main goal is to develop an assumption that generalizes well to new data by balancing assumption complexity and fit on the historical experience.

The experience underlying Exhibit A-3 reflects lifetime-pay policies for policy durations 10 and later to focus on the fit of the ultimate composite termination assumption. It also excludes “shock” lapses as described above for Exhibit A-2.

Benefit Expiry

Benefit expiry probabilities reflect assumed policy lapses due to exhaustion of benefits based on the 2017 Milliman *Long-Term Care Guidelines (Guidelines)* with experience adjustments and vary by attained age, gender, and benefit period. Insureds with lifetime benefits do not have an expiry assumption (i.e., probability of 0%). The final benefit expiry assumptions are provided in Section 6 of the actuarial memorandum.

Exhibit A-4 supports the benefit expiry assumption. It provides a comparison of A:E benefit expiry experience for all products of MedAmerica and its affinity partners, and MedAmerica’s other acquired blocks of business, and includes the following:

- Policy year exposure [A] reflects the length of time a covered life is exposed to the risk of benefit expiry (i.e., exact exposure basis).
- Actual benefit expiries [B]
- Benefit expiry probabilities underlying actual experience [C], 2017 *Guidelines* [D], and the expected assumption [E]. The expected benefit expiry probabilities capture the assumptions from Section 6 of the actuarial memorandum. Benefit expiry probabilities were calculated by first calculating the hazard rate of benefit expiry, then transforming into a probability. For example, the actual benefit expiry probability $[C] = 1 - \text{EXP}(-[B] / [A])$.
- A:E ratios are calculated as actual benefit expiry probabilities to the 2017 *Guidelines* probabilities [F] and the expected assumption [G]. The expected A:E [G] provides an indication of fit. This fit will not be perfect (i.e., ratios deviate from 1.0) because the main goal is to develop an assumption that generalizes well to new data by balancing assumption complexity and fit on the historical experience.

The experience underlying Exhibit A-4 excludes lifetime benefit periods because benefit expiry is not applicable. It also excludes ages less than 65 because the assumed benefit expiry assumption is 0% and actual experience reflects less than 2% of actual expiries. The experience underlying Exhibit A-4 reflects policy durations 7 and later.

Morbidity

The claim costs were developed using the 2017 *Guidelines* with experience adjustment factors based on all products of MedAmerica, its affinity partners, and any acquired business from January 2008 through December 2017, with runout through December 2018. The experience adjustment factors were developed using predictive analytics as described in the Predictive Analytics section below.

- Exhibit A-5a – provides the adjustment factors that are to be applied to the 2017 *Guidelines* claim costs for the 515 Series, 700 Series, and 780 Series.
- Exhibit A-5b – provides a summary of A:E experience for the 515 Series, 700 Series, and 780 Series. The experience underlying this exhibit is for policy durations 7 and later only.
 - Exposure [A] reflects the length of time a covered life is in force (i.e., an exact exposure basis).

Appendix A

Development of and Justification for Current Assumptions

- Actual incurred claim counts [B] and dollars [C] are based on historical claim experience from inception through December 2017, with runout through December 2018. Actual incurred claim dollars were valued as paid claims plus claim reserves. Paid claims and claim reserves were discounted to the year of incurral.
- 2017 *Guidelines* incurred claims [D] are valued as the 2017 *Guidelines* claim costs multiplied by actual all-lives exposure. The claim costs vary by gender, attained age, policy duration, benefit period, elimination period, payment type, level of home care coverage, level of assisted living facility coverage, inflation type, and coverage type (comprehensive/facility only/home health care only). Policy design, claims adjudication, and degree of underwriting were considered in developing the claim costs.
- Expected incurred claims [E] are calculated by applying each applicable adjustment from Exhibit A-5a to the 2017 *Guidelines* incurred claims [D].
- A:E ratios are calculated as actual incurred claims to the 2017 *Guidelines* incurred claims [F] and expected incurred claims [G]. The expected A:E [G] provides an indication of fit. This fit will not be perfect (i.e., ratios deviate from 1.0) because the main goal is to develop an assumption that generalizes well to new data by balancing assumption complexity and fit on the historical experience.
- Exhibit A-5c – provides information similar to Exhibit A-5b, except provides the experience for all products of MedAmerica and its affinity partners, and MedAmerica's other acquired blocks of business. Like Exhibit A-5b, this exhibit includes only experience for policy durations 7 and later.

For projection purposes, the 2017 *Guidelines* are brought forward to 2019 using the G2 improvement scale.

Prospective Improvement

For projected mortality and morbidity improvement, the G2 improvement scale from the 2012IAM mortality table was used. The G2 improvement scale varies by attained age and gender. It is applied beginning in the first projection year and continues for 10 projection years.

Rate Increase Dependent Assumptions

At the time of a rate increase, insureds have options to elect a contingent benefit upon lapse (CBUL) or reduced benefit options (RBO). Adverse selection is assumed relative to CBUL and RBO elections. These insured behavior assumptions are provided in Section 6 of the actuarial memorandum. These assumptions are based on MedAmerica and its affinity partners, and MedAmerica's acquired business's combined actual CBUL and RBO election rate experience and actuarial judgment—particularly at the higher rate increase magnitudes where limited experience exists.

Contingent Benefit Upon Lapse Election

The assumed CBUL election rate is based on the requested rate increase and is applied on a seriatim basis.

Reduced Benefit Options

We assume that those electing RBO will reduce their benefits so that premiums after the increase are closer to those before the increase. We assume that the percent reduction in premium corresponds to an equivalent percent reduction in claims. We assume an RBO election rate based on the requested rate increase and it is applied on a seriatim basis.

The reduction to premium and claims then varies based on the level of the rate increase and can then be determined as follows:

Reduction to premium and claims due to the election of RBO
= $1 - (\text{Average premium level after the rate increase with RBO election} / \text{Premium level after the full rate increase without any RBO election})$, where

Average premium level after the rate increase with RBO election
= weighted average premium level of those assumed to elect RBO with those assumed to accept the full rate increase

Appendix A

Development of and Justification for Current Assumptions

Adverse Selection

The adverse selection assumption is a function of the CBUL and RBO election rates, such that the relative increase to morbidity due to adverse selection varies by the rate increase's magnitude. The increase to morbidity due to adverse selection was developed from the following formula and actuarial judgment. We assume that at the time of the rate increase, insureds that elect a CBUL will be selective in that their relative morbidity is 25% lower than that of the remaining pool. Similarly, we assume that at the time of the rate increase, insureds that elect an RBO will be selective in that their relative morbidity is 12.5% lower than that of the remaining pool.

$$\text{PoolMorb} = \text{AdvSelMorb} \times (1 - \text{CBUL} - \text{RBO}) + [(1 - 25\%) \times \text{AdvSelMorb}] \times \text{CBUL} + [(1 - 12.5\%) \times \text{AdvSelMorb}] \times \text{RBO}, \text{ where}$$

PoolMorb =	morbidity of the pool before the rate increase = 1.0
AdvSelMorb =	adverse morbidity of the remaining pool after the rate increase due to selective lapses
CBUL =	percentage of insureds that elect CBUL
RBO =	percentage of insureds that elect RBO

Solving the above for the adverse selection component results in the following formula:

$$\text{Adverse Selection} = 1 / (1 - 25\% \times \text{CBUL} - 12.5\% \times \text{RBO})$$

Predictive Analytics

In developing the persistency and morbidity experience adjustment factors, predictive analytics was employed in the form of a penalized generalized linear model (GLM).

A penalized GLM is similar to a traditional GLM. The only difference is that it adds an additional constraint that penalizes the size of the model's coefficients in order to control overfitting the model to the historical data. This penalty placed on the coefficients can be seen as a credibility lever, which controls how much weight is given to the company's actual experience. A high penalty would give no weight to the data, leaving the benchmark assumption (i.e., the 2017 *Guidelines* for morbidity) unadjusted. No penalty would give full weight to the company's actual data potentially making large adjustments to the benchmark, which could be overfitting the actual experience. When using a penalized GLM, it is important to choose a penalty that gives the right amount of weight to the actual data to avoid underfitting or overfitting the experience.

A standard approach for choosing such a penalty is to use a k -fold cross-validation to test a series of penalty values. A k -fold cross-validation splits the data into k subsets and iteratively trains and tests the model independently on each subset of the data. This process gives an estimation of how well a model will generalize to new data that was not used to develop the assumption. Through the k -fold cross-validation we evaluated the impact the penalty had on the model's generalizability by testing a range of 100 penalties. We selected a penalty to balance minimizing the k -fold cross-validation prediction error with the generalizability of the model. This allows for a statistically robust and automated process to determine the amount of weight to give actual experience versus the benchmark assumption.

Exhibit A-1a
Mortality Hazard Rate Adjustment Factors
All Products

Attained Age	Gender		Marital Status		Duration	Factor
	Male	Female	Married	Single		
<55	0.99	1.00	0.99	1.01	1	0.81
55	0.97	0.99	0.97	1.01	2	0.70
56	0.97	0.98	0.95	1.01	3	0.63
57	0.95	0.97	0.93	1.02	4	0.59
58	0.93	0.96	0.91	1.02	5	0.56
59	0.91	0.93	0.89	1.02	6	0.66
60	0.89	0.89	0.88	1.01	7	0.75
61	0.85	0.86	0.85	1.00	8	0.81
62	0.85	0.86	0.84	1.00	9	0.84
63	0.84	0.85	0.82	1.00	10	0.86
64	0.84	0.84	0.81	1.01	11	0.90
65	0.87	0.84	0.81	1.01	12	0.92
66	0.88	0.85	0.81	1.01	13	0.93
67	0.87	0.82	0.81	1.00	14	0.96
68	0.91	0.82	0.82	1.01	15	0.98
69	0.95	0.85	0.84	1.02	16	0.98
70	0.97	0.85	0.85	1.02	17	0.98
71	0.99	0.84	0.86	1.03	18	0.98
72	1.02	0.85	0.87	1.04	19	0.98
73	1.03	0.85	0.89	1.03	20+	0.98
74	1.04	0.85	0.90	1.04		
75	1.05	0.86	0.91	1.04		
76	1.08	0.87	0.92	1.04		
77	1.11	0.92	0.94	1.07		
78	1.09	0.94	0.95	1.05		
79	1.08	0.94	0.95	1.02		
80	1.09	0.93	0.96	1.04		
81	1.10	0.95	0.97	1.04		
82	1.08	0.93	0.96	1.04		
83	1.08	0.91	0.95	1.04		
84	1.03	0.89	0.96	1.02		
85	1.06	0.92	0.99	1.02		
86	1.04	0.93	0.99	1.01		
87	1.04	0.90	1.00	0.99		
88	1.07	0.90	1.00	0.99		
89	1.13	0.94	0.99	1.01		
90	1.09	0.95	0.99	1.02		
91	1.07	0.96	1.00	1.02		
92	1.09	1.00	1.01	1.03		
93	1.06	1.01	1.02	1.03		
94	1.03	1.00	1.01	1.03		
95	1.01	1.00	0.99	1.04		
96	1.01	1.01	0.99	1.05		
97	1.00	1.02	0.99	1.05		
98	1.00	1.04	0.99	1.05		
99	0.99	1.04	1.00	1.04		
100	0.99	1.03	1.00	1.03		
101	0.99	1.02	1.00	1.02		
102	0.98	1.01	0.99	1.01		
103	0.99	1.01	0.99	1.00		
104+	0.99	1.00	1.00	1.01		

Exhibit A-1b
Actual-to-Modeled Mortality Experience 2008-2017
Policy Durations 7+
All Products

Product or Insured Characteristic	Policy Year Exposure [A]	Actual		Mortality Probability		Actual-to-Modeled Mortality Probability	
		Deaths [B]	Probability [C]	2012IAM [D]	Modeled [E]	2012IAM [F] = [C] / [D]	Modeled [G] = [C] / [E]
Marital Status							
Married	386,931	5,992	1.5%	1.8%	1.6%	0.86	0.99
Single	392,172	9,243	2.3%	2.4%	2.3%	0.97	1.00
Gender							
Female	452,361	7,931	1.7%	2.0%	1.7%	0.88	0.99
Male	326,742	7,304	2.2%	2.3%	2.2%	0.98	1.00
Policy Duration							
7-9	204,938	1,429	0.7%	1.0%	0.7%	0.70	0.97
10-14	315,361	4,614	1.5%	1.7%	1.5%	0.87	0.99
15-19	172,971	5,090	2.9%	2.9%	2.9%	1.00	1.01
20-24	69,899	3,138	4.4%	4.3%	4.4%	1.03	1.00
25+	15,933	964	5.9%	5.7%	5.9%	1.03	0.99
Attained Age							
<65	278,751	776	0.3%	0.4%	0.3%	0.71	0.95
65-69	121,892	789	0.6%	0.9%	0.7%	0.70	0.98
70-74	121,461	1,396	1.1%	1.4%	1.2%	0.80	0.99
75-79	111,354	2,505	2.2%	2.4%	2.2%	0.93	1.00
80-84	84,877	3,624	4.2%	4.3%	4.2%	0.97	1.00
85+	60,768	6,145	9.6%	9.5%	9.6%	1.01	1.00
Total	779,103	15,235	1.9%	2.1%	1.9%	0.93	1.00

Exhibit A-1c
Composite Termination Attained Age Mortality Adjustment
For Policy Durations 7+
All Products

Attained Age	Adjustment	Attained Age	Adjustment
<55	1.00	75	1.02
55	1.00	76	1.02
56	1.00	77	1.03
57	1.00	78	1.03
58	1.00	79	1.03
59	1.00	80	1.03
60	1.00	81	1.04
61	1.00	82	1.04
62	1.00	83	1.04
63	1.00	84	1.04
64	1.00	85	1.05
65	1.00	86	1.05
66	1.00	87	1.06
67	1.00	88	1.06
68	1.00	89	1.06
69	1.00	90	1.06
70	1.00	91	1.07
71	1.01	92	1.07
72	1.01	93	1.07
73	1.01	94	1.07
74	1.01	95+	1.07

Exhibit A-2
Actual-to-Modeled Voluntary Lapse Experience 2008-2017
Lifetime-Pay for Policy Durations 10+
All Products

Product or Insured Characteristic	Policy Year	Actual		Lapse Probability		Actual-to-Modeled Lapse Probability	
	Exposure	Lapses	Probability	Unadjusted	Modeled	Unadjusted	Modeled
	[A]	[B]	[C]	[D]	[E]	[F] = [C] / [D]	[G] = [C] / [E]
Marital Status							
Married	226,840	1,757	0.8%	1.0%	0.8%	0.76	0.98
Single	252,968	2,338	0.9%	0.9%	0.9%	1.02	1.01
Benefit Period							
Non-Lifetime	343,952	3,341	1.0%	1.0%	1.0%	0.95	1.01
Lifetime	135,856	754	0.6%	0.8%	0.6%	0.68	0.95
Inflation							
Non-Auto	177,263	2,052	1.2%	1.0%	1.1%	1.13	1.01
Auto	302,544	2,043	0.7%	0.9%	0.7%	0.73	0.98
Cohort ^[1]							
515 Series	38,207	617	1.6%	2.2%	1.7%	0.74	0.97
700 Series	1,489	29	1.9%	1.5%	1.2%	1.29	1.54
780 Series	4,512	64	1.4%	1.5%	1.3%	0.94	1.13
Attained Age							
<65	113,757	1,078	0.9%	0.9%	0.8%	1.01	1.14
65-69	67,892	376	0.6%	0.9%	0.6%	0.59	0.91
70-74	79,255	523	0.7%	1.0%	0.7%	0.68	0.92
75-79	88,328	649	0.7%	1.0%	0.8%	0.74	0.93
80-84	74,228	677	0.9%	1.0%	0.9%	0.94	0.96
85+	56,348	792	1.4%	1.0%	1.4%	1.45	1.01
Total	479,808	4,095	0.8%	1.0%	0.9%	0.89	1.00

[1] Series characteristic captures the experience of 515 Series, 700 Series, and 780 Series policies only, while other characteristics capture the pooled experience of products of MedAmerica, its affinity partners, and MedAmerica's acquired blocks of business.

Exhibit A-3
Actual-to-Expected Composite^[1] Termination Experience 2008-2017
Lifetime-Pay for Policy Durations 10+
All Products

Product or Insured Characteristic	Policy Year Exposure [A]	Actual		Expected Termination Probability ^[1] [D]	Actual-to-Expected Termination Probability ^[1] [E] = [C] / [D]
		Terminations [B]	Probability [C]		
Marital Status					
Married	226,840	6,737	2.9%	2.9%	1.00
Single	252,968	10,430	4.0%	3.9%	1.03
Gender					
Female	291,631	9,451	3.2%	3.2%	1.01
Male	188,176	7,716	4.0%	3.9%	1.03
Benefit Period					
Non-Lifetime	343,952	13,461	3.8%	3.8%	1.02
Lifetime	135,856	3,706	2.7%	2.6%	1.03
Inflation					
Non-Auto	177,263	9,333	5.1%	4.9%	1.05
Auto	302,544	7,834	2.6%	2.6%	0.99
Cohort ^[2]					
515 Series	38,207	1,693	4.3%	3.8%	1.13
700 Series	1,489	52	3.4%	2.9%	1.20
780 Series	4,512	120	2.6%	2.5%	1.05
Policy Duration					
10-14	256,833	6,828	2.6%	2.5%	1.07
15-19	145,062	5,757	3.9%	3.9%	0.99
20-24	62,763	3,496	5.4%	5.4%	1.00
25+	15,150	1,086	6.9%	7.1%	0.98
Attained Age					
<65	113,757	1,466	1.3%	1.2%	1.11
65-69	67,892	883	1.3%	1.3%	0.99
70-74	79,255	1,488	1.9%	1.9%	1.00
75-79	88,328	2,733	3.0%	3.0%	1.01
80-84	74,228	3,966	5.2%	5.1%	1.02
85+	56,348	6,631	11.1%	10.9%	1.01
Total	479,808	17,167	3.5%	3.4%	1.02

[1] Combination of mortality and voluntary lapse

[2] Series characteristic captures the experience of 515 Series, 700 Series, and 780 Series policies only, while other characteristics capture the pooled experience of products of MedAmerica, its affinity partners, and MedAmerica's acquired blocks of business.

Exhibit A-4
Actual-to-Expected Benefit Expiry Experience 2008-2017
Policy Durations 7+
All Products

Product or Insured Characteristic	Policy Year Exposure ^[1]	Actual		Benefit Expiry Probability		Actual-to-Expected Benefit Expiry	
	[A]	Benefit Expiry [B]	Probability [C]	2017 <i>Guidelines</i> [D]	Expected ^[2] [E]	2017 <i>Guidelines</i> [F] = [C] / [D]	Expected ^[2] [G] = [C] / [E]
Gender							
Female	226,513	1,317	0.6%	0.5%	0.6%	1.07	1.02
Male	162,541	445	0.3%	0.3%	0.3%	0.99	0.97
Benefit Period							
1 Year	21,879	139	0.6%	0.7%	0.7%	0.91	0.88
2 Year	59,932	533	0.9%	0.7%	0.8%	1.20	1.13
3 Year	181,848	722	0.4%	0.4%	0.4%	0.96	0.93
4 Year	52,938	188	0.4%	0.3%	0.4%	1.05	0.99
5 Year	66,951	175	0.3%	0.2%	0.2%	1.19	1.12
6 Year	4,677	5	0.1%	0.0%	0.0%	2.92	2.80
10 Year	830	0	0.0%	0.0%	0.0%	0.00	0.00
Attained Age							
<75	186,976	86	0.0%	0.1%	0.1%	0.64	0.83
75-79	85,088	145	0.2%	0.2%	0.2%	0.73	0.90
80-84	66,442	376	0.6%	0.6%	0.6%	1.01	1.01
85-89	36,785	544	1.5%	1.3%	1.5%	1.10	0.99
90-94	11,698	466	3.9%	3.0%	3.7%	1.30	1.06
95+	2,066	145	6.8%	5.6%	6.3%	1.22	1.07
Total	389,054	1,762	0.5%	0.4%	0.5%	1.05	1.00

[1] Experience excludes lifetime benefit periods and ages less than 65

[2] Expected = Rates in Section 6 of the actuarial memorandum

Exhibit A-5a
MedAmerica and CICA
Morbidity Adjustment Factors
CICA 515 Series, 700 Series, and 780 Series Policy Forms

Attained Age	Product-Specific Adjustment Factors		
	515 Series	700 Series	780 Series
<55	1.00	1.00	1.00
55	1.00	1.00	1.00
56	1.00	1.00	1.00
57	1.00	1.00	1.00
58	1.00	1.00	1.00
59	1.00	1.00	1.00
60	0.99	1.00	1.00
61	0.99	1.00	1.00
62	0.99	1.00	1.00
63	0.99	1.00	1.00
64	0.99	1.00	1.00
65	1.00	1.00	1.00
66	1.00	1.00	1.00
67	1.00	1.00	1.00
68	1.00	1.00	1.00
69	1.00	1.00	1.00
70	1.00	1.00	1.00
71	1.01	1.00	1.00
72	1.01	1.00	1.00
73	1.01	1.01	1.01
74	1.01	1.01	1.01
75	1.01	1.01	1.01
76	1.00	1.01	1.01
77	1.00	1.01	1.01
78	1.00	1.01	1.01
79	1.00	1.00	1.00
80	1.01	1.00	1.00
81	1.01	1.00	1.00
82	1.00	1.00	1.00
83	1.00	1.00	1.00
84	1.00	1.00	1.00
85	1.00	1.00	1.00
86	1.00	1.00	1.00
87	1.00	1.00	1.00
88	1.00	1.00	1.00
89	1.00	1.00	1.00
90	1.00	1.00	1.00
91	1.00	1.00	1.00
92	1.00	1.00	1.00
93	1.00	1.00	1.00
94	1.00	1.00	1.00
95	1.00	1.00	1.00
96	1.00	1.00	1.00
97	1.00	1.00	1.00
98	1.00	1.00	1.00
99	1.00	1.00	1.00
100	1.00	1.00	1.00
101+	1.00	1.00	1.00

Attained Age	Payment Type Adjustment Factor
<55	1.00
55	1.00
56	1.00
57	0.99
58	0.99
59	0.98
60	0.98
61	0.97
62	0.96
63	0.95
64	0.95
65	0.95
66	0.95
67	0.96
68	0.97
69	0.99
70	0.99
71	1.00
72	1.01
73	1.01
74	1.01
75	1.01
76	1.02
77	1.02
78	1.04
79	1.06
80	1.09
81	1.09
82	1.09
83	1.08
84	1.07
85	1.06
86	1.06
87	1.07
88	1.07
89	1.07
90	1.07
91	1.07
92	1.05
93	1.03
94	1.02
95	1.01
96	1.01
97	1.01
98	1.01
99	1.01
100	1.01
101+	1.01

Attained Age	Adjustment Factor
<55	1.00
55	1.00
56	1.00
57	0.99
58	0.99
59	0.98
60	0.98
61	0.98
62	0.97
63	0.97
64	0.97
65	0.97
66	0.96
67	0.96
68	0.95
69	0.95
70	0.95
71	0.96
72	0.97
73	0.99
74	1.01
75	1.01
76	1.00
77	1.00
78	1.00
79	1.00
80	1.02
81	1.03
82	1.02
83	1.03
84	1.03
85	1.03
86	1.03
87	1.04
88	1.04
89	1.05
90	1.05
91	1.04
92	1.03
93	1.02
94	1.02
95	1.02
96	1.01
97	1.01
98	1.01
99	1.01
100	1.01
101+	1.01

Attained Age	Benefit Period Adjustment Factors	
	Non-Lifetime	Lifetime
<55	1.00	1.01
55	1.00	1.01
56	1.00	1.01
57	1.00	1.02
58	1.00	1.02
59	1.00	1.02
60	1.00	1.00
61	1.00	0.99
62	1.00	0.97
63	1.00	0.95
64	1.00	0.94
65	1.00	0.94
66	1.00	0.95
67	1.00	0.96
68	1.00	0.98
69	1.00	0.99
70	1.00	0.99
71	1.00	0.99
72	1.00	0.99
73	1.00	0.99
74	1.00	0.99
75	1.00	0.98
76	1.00	0.97
77	1.00	0.97
78	1.00	0.97
79	1.00	0.97
80	1.00	0.99
81	1.00	0.99
82	1.00	1.00
83	1.00	1.00
84	1.00	1.00
85	1.00	1.00
86	1.00	1.00
87	1.00	1.01
88	1.00	1.01
89	1.00	1.01
90	1.00	1.01
91	1.00	1.00
92	1.00	1.00
93	1.00	0.99
94	1.00	0.99
95	1.00	0.99
96	1.00	0.99
97	1.00	1.00
98	1.00	1.00
99	1.00	1.00
100	1.00	1.00
101+	1.00	1.00

Coverage Type	Adjustment Factor
Comprehensive	1.00
Facility Only	1.04
Home Care Only	1.01

Exhibit A-5b
MedAmerica, CICA, and CLICNY
Actual-to-Expected Morbidity Experience through December 31, 2017 with Claim Runout
Policy Durations 7+
CICA 515 Series, 700 Series, and 780 Series Policy Forms

Product or Insured Characteristic	Exposure [A]	Actual Incurred Claims		Incurred Claims		Actual-to-Expected Incurred Claims	
		Count [B]	Dollars [C]	2017 <i>Guidelines</i> [D]	Expected [E]	2017 <i>Guidelines</i> [F] = [C] / [D]	Expected [G] = [C] / [E]
Coverage Type							
Comprehensive	57,347	702	46,399,778	43,774,470	46,322,077	1.06	1.00
Home Care Only	521	2	115,305	236,726	250,566	0.49	0.46
Facility Only	83	2	143,260	44,587	49,222	3.21	2.91
Benefit Period							
Non-Lifetime	47,265	605	37,381,333	32,666,109	34,860,994	1.14	1.07
Lifetime	10,687	101	9,277,010	11,389,674	11,760,871	0.81	0.79
Attained Age							
< 60	3,500	1	923	256,117	254,516	0.00	0.00
60 - 69	13,415	24	1,448,900	2,432,707	2,213,824	0.60	0.65
70 - 79	30,179	268	20,360,113	19,437,175	19,816,328	1.05	1.03
80 - 89	10,488	384	23,724,415	20,740,248	23,035,167	1.14	1.03
90 +	369	29	1,123,992	1,189,536	1,302,031	0.94	0.86
Product							
515 Series	45,630	624	42,296,800	39,979,249	42,456,401	1.06	1.00
700 Series	2,540	11	778,985	1,270,498	1,318,144	0.61	0.59
780 Series	9,781	71	3,582,557	2,806,036	2,847,320	1.28	1.26
Total	57,951	706	46,658,343	44,055,783	46,621,865	1.06	1.00

Exhibit A-5c
MedAmerica, Affinity Partners, and Acquired Business
Actual-to-Expected Morbidity Experience through December 31, 2017 with Claim Runout
Policy Durations 7+
All Products

Product or Insured Characteristic	Exposure [A]	Actual Incurred Claims		Incurred Claims		Actual-to-Expected Incurred Claims	
		Count [B]	Dollars [C]	2017 <i>Guidelines</i> [D]	Expected [E]	2017 <i>Guidelines</i> [F] = [C] / [D]	Expected [G] = [C] / [E]
Coverage Type							
Comprehensive	643,394	8,390	757,618,466	717,849,233	750,690,376	1.06	1.01
Home Care Only	11,130	306	20,267,089	14,966,969	16,470,343	1.35	1.23
Facility Only	68,683	1,917	146,394,944	117,700,603	130,167,135	1.24	1.12
Benefit Period							
Non-Lifetime	549,699	8,301	646,978,551	576,027,747	612,898,981	1.12	1.06
Lifetime	173,508	2,312	277,301,948	274,489,057	284,428,874	1.01	0.97
Attained Age							
< 60	148,383	126	21,838,218	13,797,574	14,458,349	1.58	1.51
60 - 69	212,665	539	65,949,907	67,763,623	66,428,499	0.97	0.99
70 - 79	220,546	2,361	238,658,861	247,144,857	248,921,416	0.97	0.96
80 - 89	125,973	5,886	496,974,001	434,148,631	473,252,884	1.14	1.05
90 +	15,640	1,701	100,859,512	87,662,119	94,266,707	1.15	1.07
Total	723,207	10,613	924,280,499	850,516,804	897,327,854	1.09	1.03

Appendix B
Justification for and Development of the Requested Rate Increase

This appendix provides details on the development of the current rate increase requests as well as demonstrations of how the requested rate increases are not recouping past losses.

Actuarial Equivalent Rate Increase Development

This rate increase request is a follow-up to two prior nationwide requests for the 515 Series and one prior nationwide request for the 700 and 780 Series. Table B-1 provides the originally requested rate increase by series for policies with auto inflation. In jurisdictions that did not allow full implementation of the prior requested increase(s), the company is requesting a follow-up increase to achieve an actuarially equivalent lifetime loss ratio to the prior request(s) for policies with auto inflation. No rate increase is being requested on policies without inflation.

Table B-1
Originally Requested Nationwide Rate Increases
Auto Inflation Policies

Series	2013 Request	2017 Request	Cumulative Request
515	38.0%	66.7%	130%
700	0.0	100.0	100
780	0.0	35.0	35
All ^[1]	27.6	62.8	108

[1] Average as of December 31, 2019.

Exhibit B-1 provides the lifetime loss ratio that would have been achieved if all jurisdictions had implemented the originally requested rate increase(s). This exhibit is similar to Exhibit I-b except that it reflects policies with auto inflation only, premiums that have been restated to assume implementation of the originally requested rate increase(s) shown in Table B-1, and is split by series. Table B-2 summarizes the lifetime loss ratios from Exhibit B-1, which are the targets for determining actuarial equivalence.

Table B-2
Target Lifetime Loss Ratio for Actuarial Equivalence
Auto Inflation Policies

Series	Lifetime Loss Ratio
515	104%
700	80
780	102

The average nationwide requested rate increases shown in Section 2 were developed to produce a lifetime loss ratio that is equivalent to that in Table B-2. This equivalence is demonstrated by comparing the after increase lifetime loss ratios from Section 15 to those in Table B-2.

The requested rate increases in this jurisdiction, shown in the enclosed cover letter, were developed to produce a lifetime loss ratio(s) that is equivalent to that in Table B-2. This equivalence is demonstrated by comparing the lifetime loss ratio(s) from Exhibit B-2 to those in Table B-2. Exhibit B-2 provides similar information as Exhibit B-1 except that premiums have been restated to reflect the actual rate increases implemented in this jurisdiction, the requested rate increase shown in the cover letter, and split by the series available in this jurisdiction.

While emerging experience supports a larger rate increase, the company is limiting the increase to be an actuarially equivalent follow-up to the prior request(s) in order to improve equity across jurisdictions. The company plans to continue to monitor experience and request additional rate increases in the future, to the extent justified. However, if it is the Department's position to only allow future rate increases if experience deteriorates from the current most-likely projections used in this filing, the company respectfully requests that the Department notify them and allow the company to revise the current rate increase request.

Appendix B
Justification for and Development of the Requested Rate Increase

Demonstrations that the Requested Increase does not Recoup Past Losses

A number of methods exist to quantify or demonstrate whether an increase may be recouping past losses and offer the following for consideration.

Capped Historical Incurred Claims

The 2014 Long-Term Care Model Regulation (Model Regulation) contemplates recouping past losses in Section 20.1.C for newly issued policies. Specifically, recouping past losses is limited by not allowing past actual claims in excess of expected claims by calendar year in the minimum loss ratio test (Section 20.1.C(2)).

While Section 20.1.C is not applicable to these policies, to demonstrate that the nationwide rate increase request is not recouping past losses we capped actual historical claims by those expected in pricing by calendar year in demonstrating compliance with the applicable minimum loss ratio requirements for these policies. Expected claims are calculated as earned premium multiplied by expected loss ratio for each calendar year.

Tables B-3 and B-4 reflect the capped historical incurred claims. For cohorts where a rate increase is being requested (i.e., auto inflation) and in aggregate, Tables B-3 and B-4 demonstrate compliance with the applicable minimum loss ratio requirements for the pre- and post-rate stability regulation (Model Regulation Sections 19 and 20), respectively. Tables B-3 and B-4 provide similar information as that in Section 15 of the actuarial memorandum, except for capping historical incurred claims at that expected.

Table B-3
Nationwide Lifetime Loss Ratios with Capped Historical Incurred Claims
at the Maximum Valuation Interest Rate
by Series and Inflation Protection Option

Series	Inflation Protection Option	Before Increase	After Increase
All	Non-Auto	60%	60%
	Auto	112	102
	All	90	84
515	Non-Auto	60	60
	Auto	114	103
	All	91	85
700	Non-Auto	53	53
	Auto	92	79
	All	82	73
780	Non-Auto	58	58
	Auto	107	101
	All	81	78

Appendix B
Justification for and Development of the Requested Rate Increase

Table B-4
Nationwide 58%/85% Test with Capped Historical Incurred Claims
by Series and Inflation Protection Option

Series	Inflation Protection Option	Item 5 ^[1]	Item 7 ^{[2][3]}	Result ^[4]
All	Non-Auto	\$91.1	\$99.5	Pass
	Auto	124.9	229.0	Pass
	All	216.0	329.5	Pass
515	Non-Auto	69.0	73.7	Pass
	Auto	101.8	187.3	Pass
	All	170.8	261.7	Pass
700	Non-Auto	3.2	3.2	Fail
	Auto	6.2	9.0	Pass
	All	9.5	12.8	Pass
780	Non-Auto	18.9	21.1	Pass
	Auto	16.9	32.0	Pass
	All	35.8	53.3	Pass

[1] Item 5 is the Lifetime Earned Premium (in millions) Times Prescribed Factor.

[2] Item 7 is Lifetime Incurred Claims with Rate Increase (in millions). The historical incurred claims by calendar year reflect the lesser of actual and expected pricing claims. The future projected incurred claims were increased by 15% to reflect assumptions with moderately adverse experience.

[3] The capped historical incurred claims are calculated for each indicated cohort. The difference results in the sum of the series and/or inflation options not tying to the totals.

[4] Test of whether Item 7 is not less than Item 5.

HATF Discussion and Lifetime Premium Equivalence

One approach that was considered by the NAIC Health Actuarial Task Force (HATF) during discussions for the development of the Model Regulation was that past losses should be defined as past premium inadequacies given current, updated information. A company would demonstrate this approach by restating premiums to the proposed rate level from inception and demonstrating compliance with minimum loss ratio tests.

This approach was determined by HATF to not be a realistic method to define past losses because in reality there is no opportunity for the company to have perfect knowledge from policy inception and this approach greatly expands the risk on the product. Ultimately, HATF settled on the approach that past losses should be defined as any excess of actual past claims over expected claims, which led to the approach outlined in Section 20.1.C of the Model Regulation and described above. For additional background on HATF's review of methods of defining past losses please see the article 'Recouping Past LTC Losses' in the April 2017 issue of the Society of Actuaries Long-Term Care Section newsletter, Long-Term Care News.

While it is not appropriate to use this restrictive method of restating premiums to the proposed rate level from inception to determine the rate increase, we can use it to confirm that current policyholders are not paying more over their lifetime than what they would have if the company had perfect knowledge.

With perfect knowledge, for all policies combined, the company would have charged 53% higher rates from issue to reproduce the original pricing loss ratio of 59%. To avoid recouping premium on past policies that will not receive the rate increase, we compare lifetime premiums on a present value basis for the subset of policies that are in-force. These policies would have paid \$226 million in the history and \$293 million over the lifetime if the company had perfect knowledge and charged 53% higher premiums from issue. In contrast, the actual premium paid by these policies has been \$153 million in the history and is projected to be \$218 million over the lifetime including the requested rate increase. Therefore, these in-force policies will pay less over their lifetime than what they would have paid if the company had perfect knowledge at issue.

Table B-5 below provides a summary of the present value of lifetime premiums under the scenario discussed above by series and inflation protection option. As seen in Table B-5, the auto inflation cohorts as well as all cohorts in aggregate will pay less over their lifetime than what they would have paid if the company had perfect knowledge at issue.

Appendix B
Justification for and Development of the Requested Rate Increase

Table B-5
Lifetime Premium Equivalence
In-force Policies

Series	Inflation Protection Option	Original Pricing Loss Ratios	Increase Needed from Inception ^[1]	Present Value of Lifetime Premium (Millions) with:	
				Perfect Knowledge at Issue ^[2]	Actual History and Requested Increase in Future
All	Non-Auto	59%	1%	\$78	\$81
	Auto	60	95	224	137
	All	59	53	293	218
515	Non-Auto	60	0	48	52
	Auto	61	97	174	107
	All	61	54	211	159
700	Non-Auto	54	48	5	4
	Auto	55	72	11	7
	All	55	63	16	11
780	Non-Auto	53	5	26	25
	Auto	56	85	39	23
	All	54	42	65	48

[1] An increase of 0% reflects that no increase was justified from inception in order to reproduce the original pricing loss ratio.

[2] The increase needed from inception is calculated for each indicated cohort for all lives while the present value of premium is calculated based on policies currently in force. The difference results in the sum of the series and/or inflation options not tying to the totals.

Exhibit B-1a
MedAmerica, CICA, and CLICNY
Actual and Projected Experience using Current Assumptions by Calendar Year
Nationwide Experience Restated to Assume Implementation of the Originally Requested Rate Increases
515 Series with Auto Inflation Protection

	Calendar Year	Without Interest			D End of Year Lives	With Max. Val. Interest		
		A	B	C = B / A		E	F	G = F / E
		Earned Premium	Incurred Claims	Incurred Loss Ratio		Earned Premium	Incurred Claims	Incurred Loss Ratio
Historical Experience	1997	544	0	0%	10	1,466	0	0%
	1998	160,240	0	0%	302	412,829	0	0%
	1999	745,926	0	0%	1,148	1,838,992	0	0%
	2000	1,890,494	166,207	9%	1,996	4,460,082	392,118	9%
	2001	3,088,855	145,833	5%	3,163	6,973,470	329,235	5%
	2002	4,396,309	173,328	4%	4,065	9,497,805	374,459	4%
	2003	4,920,879	185,832	4%	4,192	10,173,292	384,183	4%
	2004	4,881,672	546,341	11%	4,010	9,657,642	1,080,853	11%
	2005	4,726,680	1,665,413	35%	3,946	8,948,339	3,152,886	35%
	2006	4,774,621	870,809	18%	3,970	8,630,631	1,577,585	18%
	2007	4,797,776	805,302	17%	3,905	8,278,717	1,386,525	17%
	2008	4,658,541	854,361	18%	3,712	7,692,847	1,417,356	18%
	2009	4,424,872	1,578,764	36%	3,502	6,996,702	2,499,144	36%
	2010	4,205,309	1,504,442	36%	3,358	6,366,103	2,285,494	36%
	2011	4,020,008	2,765,000	69%	3,229	5,825,806	4,019,607	69%
	2012	3,864,486	2,253,737	58%	3,118	5,361,255	3,129,971	58%
	2013	3,721,420	2,610,177	70%	3,013	4,942,493	3,474,769	70%
	2014	3,539,330	1,976,488	56%	2,780	4,499,937	2,517,872	56%
	2015	3,891,756	3,263,645	84%	2,598	4,736,505	3,966,108	84%
	2016	4,201,199	4,596,452	109%	2,446	4,894,446	5,362,036	110%
	2017	3,962,695	4,651,432	117%	2,350	4,419,249	5,192,510	117%
	2018	3,752,917	4,699,027	125%	2,211	4,006,567	5,019,753	125%
	2019	3,729,071	5,515,399	148%	2,038	3,811,242	5,637,999	148%
Projected Future Experience (50 Years)	2020	4,751,683	5,200,355	109%	1,856	4,649,239	5,087,506	109%
	2021	4,666,057	5,672,403	122%	1,766	4,370,789	5,311,144	122%
	2022	4,394,863	6,208,811	141%	1,674	3,941,310	5,563,995	141%
	2023	4,119,979	6,741,668	164%	1,581	3,537,429	5,782,465	163%
	2024	3,842,952	7,249,679	189%	1,486	3,159,139	5,951,725	188%
	2025	3,565,475	7,709,851	216%	1,391	2,806,389	6,058,438	216%
	2026	3,289,528	8,104,955	246%	1,295	2,479,184	6,096,388	246%
	2027	3,017,475	8,419,477	279%	1,200	2,177,629	6,062,278	278%
	2028	2,751,515	8,660,307	315%	1,106	1,901,513	5,969,484	314%
	2029	2,493,909	8,827,783	354%	1,015	1,650,514	5,825,557	353%
	2030	2,246,730	8,950,644	398%	926	1,424,055	5,655,257	397%
	2031	2,011,467	9,027,698	449%	840	1,221,106	5,461,433	447%
	2032	1,789,669	9,031,392	505%	758	1,040,651	5,231,657	503%
	2033	1,582,809	8,977,133	567%	681	881,618	4,979,676	565%
	2034	1,391,784	8,873,653	638%	608	742,630	4,713,683	635%
	2035	1,216,980	8,717,123	716%	540	622,103	4,434,497	713%
	2036	1,058,400	8,507,539	804%	477	518,365	4,144,743	800%
	2037	915,717	8,248,639	901%	420	429,720	3,848,868	896%
	2038	788,293	7,944,054	1,008%	368	354,472	3,550,347	1,002%
	2039	675,280	7,589,974	1,124%	320	290,992	3,249,065	1,117%
	2040	575,667	7,182,596	1,248%	278	237,740	2,945,257	1,239%
	2041	488,417	6,740,383	1,380%	240	193,324	2,647,699	1,370%
	2042	412,414	6,270,818	1,521%	206	156,468	2,359,768	1,508%
	2043	346,549	5,782,144	1,668%	176	126,031	2,084,579	1,654%
	2044	289,782	5,299,274	1,829%	150	101,025	1,830,396	1,812%
	2045	241,147	4,831,247	2,003%	127	80,594	1,598,868	1,984%
	2046	199,710	4,385,281	2,196%	108	63,987	1,390,546	2,173%
	2047	164,616	3,954,909	2,403%	91	50,566	1,201,628	2,376%
	2048	135,099	3,551,786	2,629%	76	39,785	1,034,158	2,599%
	2049	110,454	3,176,478	2,876%	64	31,185	886,397	2,842%
	2050	90,032	2,820,059	3,132%	53	24,369	754,291	3,095%
	2051	73,194	2,499,930	3,415%	45	18,994	641,146	3,376%
	2052	59,382	2,206,519	3,716%	37	14,773	542,760	3,674%
	2053	48,129	1,942,506	4,036%	31	11,479	458,340	3,993%
	2054	38,980	1,706,627	4,378%	26	8,913	386,410	4,335%
	2055	31,568	1,496,037	4,739%	21	6,920	325,123	4,698%
	2056	25,570	1,305,760	5,107%	18	5,374	272,336	5,068%
	2057	20,707	1,133,456	5,474%	15	4,172	226,820	5,437%
	2058	16,765	984,926	5,875%	12	3,238	188,996	5,836%
	2059	13,574	852,243	6,279%	10	2,513	156,777	6,238%
	2060-2064	37,268	2,765,994	7,422%	28	6,197	454,971	7,342%
	2065-2069	11,809	1,115,331	9,445%	9	1,589	149,376	9,401%
History		82,355,601	40,827,987	50%	65,062	132,426,417	53,200,462	40%
Future		54,001,396	230,667,445	427%	22,126	39,388,083	125,514,848	319%
Lifetime		136,356,998	271,495,431	199%	87,188	171,814,500	178,715,311	104%

Exhibit B-1b
MedAmerica, CICA, and CLICNY
Actual and Projected Experience using Current Assumptions by Calendar Year
Nationwide Experience Restated to Assume Implementation of the Originally Requested Rate Increases
700 Series with Auto Inflation Protection

	Calendar Year	Without Interest			D End of Year Lives	With Max. Val. Interest		
		A Earned Premium	B Incurred Claims	C = B / A Incurred Loss Ratio		E Earned Premium	F Incurred Claims	G = F / E Incurred Loss Ratio
Historical Experience	1997	0	0	0%	0	0	0	0%
	1998	0	0	0%	0	0	0	0%
	1999	374	0	0%	1	922	0	0%
	2000	942	0	0%	1	2,222	0	0%
	2001	8,900	0	0%	23	20,093	0	0%
	2002	67,785	0	0%	62	146,442	0	0%
	2003	152,612	0	0%	120	315,505	0	0%
	2004	198,688	0	0%	179	393,074	0	0%
	2005	260,354	0	0%	210	492,891	0	0%
	2006	326,833	0	0%	250	586,075	0	0%
	2007	378,642	27,559	7%	268	644,148	47,777	7%
	2008	369,837	30,280	8%	249	602,755	50,234	8%
	2009	332,597	58,076	17%	227	519,691	92,198	18%
	2010	311,220	0	0%	218	466,207	0	0%
	2011	300,754	0	0%	211	431,791	0	0%
	2012	291,374	0	0%	203	400,896	0	0%
	2013	281,057	181,894	65%	197	370,528	242,145	65%
	2014	275,971	0	0%	195	348,661	0	0%
	2015	269,935	0	0%	187	326,850	0	0%
	2016	261,301	0	0%	184	303,271	0	0%
	2017	260,171	0	0%	179	289,373	0	0%
	2018	233,557	0	0%	148	248,951	0	0%
	2019	221,471	206,289	93%	139	226,245	210,850	93%
Projected Future Experience (50 Years)	2020	313,660	170,071	54%	124	307,038	166,418	54%
	2021	311,283	195,439	63%	120	291,986	183,123	63%
	2022	299,448	228,316	76%	116	269,165	204,856	76%
	2023	287,083	264,416	92%	111	247,293	227,200	92%
	2024	274,168	302,554	110%	106	226,335	248,985	110%
	2025	260,678	343,165	132%	101	206,248	270,494	131%
	2026	246,676	385,118	156%	95	187,066	290,784	155%
	2027	232,249	427,508	184%	90	168,823	309,244	183%
	2028	217,430	468,306	215%	84	151,511	324,592	214%
	2029	202,301	507,034	251%	78	135,147	336,804	249%
	2030	186,966	542,261	290%	73	119,756	345,308	288%
	2031	171,557	571,579	333%	67	105,368	349,030	331%
	2032	156,216	591,761	379%	61	92,009	346,572	377%
	2033	141,141	604,030	428%	55	79,726	339,349	426%
	2034	126,517	610,484	483%	50	68,543	329,071	480%
	2035	112,519	609,609	542%	45	58,468	315,370	539%
	2036	99,315	603,181	607%	40	49,499	299,476	605%
	2037	87,022	589,612	678%	35	41,599	280,895	675%
	2038	75,711	574,088	758%	31	34,710	262,401	756%
	2039	65,415	558,025	853%	27	28,758	244,668	851%
	2040	56,133	537,479	958%	24	23,659	225,995	955%
	2041	47,843	510,802	1,068%	20	19,328	205,876	1,065%
	2042	40,524	479,288	1,183%	18	15,687	185,035	1,180%
	2043	34,133	449,470	1,317%	15	12,655	166,092	1,312%
	2044	28,595	419,831	1,468%	13	10,149	148,361	1,462%
	2045	23,819	386,716	1,624%	11	8,089	130,619	1,615%
	2046	19,730	353,257	1,790%	9	6,408	113,959	1,778%
	2047	16,266	322,355	1,982%	8	5,049	99,235	1,965%
	2048	13,349	291,297	2,182%	6	3,959	85,561	2,161%
	2049	10,894	262,083	2,406%	5	3,085	73,417	2,380%
	2050	8,833	233,145	2,639%	4	2,387	62,288	2,610%
	2051	7,123	208,285	2,924%	3	1,836	53,054	2,889%
	2052	5,709	185,057	3,242%	3	1,404	44,956	3,203%
	2053	4,542	160,060	3,524%	2	1,065	37,116	3,485%
	2054	3,588	137,281	3,826%	2	802	30,391	3,788%
	2055	2,816	116,125	4,123%	1	601	24,551	4,088%
	2056	2,193	96,357	4,394%	1	446	19,463	4,362%
	2057	1,690	77,991	4,615%	1	328	15,054	4,588%
	2058	1,289	60,807	4,717%	1	239	11,219	4,696%
	2059	973	47,072	4,839%	0	172	8,303	4,822%
	2060-2064	2,106	111,224	5,282%	1	335	17,607	5,252%
	2065-2069	323	23,246	7,187%	0	42	2,967	7,148%
History		4,804,376	504,099	10%	3,451	7,136,593	643,203	9%
Future		4,199,826	14,615,783	348%	1,658	2,986,774	7,435,761	249%
Lifetime		9,004,201	15,119,882	168%	5,109	10,123,367	8,078,964	80%

Exhibit B-1c
MedAmerica, CICA, and CLICNY
Actual and Projected Experience using Current Assumptions by Calendar Year
Nationwide Experience Restated to Assume Implementation of the Originally Requested Rate Increases
780 Series with Auto Inflation Protection

	Calendar Year	Without Interest			D End of Year Lives	With Max. Val. Interest		
		A Earned Premium	B Incurred Claims	C = B / A Incurred Loss Ratio		E Earned Premium	F Incurred Claims	G = F / E Incurred Loss Ratio
Historical Experience	1997	0	0	0%	0	0	0	0%
	1998	0	0	0%	0	0	0	0%
	1999	0	0	0%	0	0	0	0%
	2000	0	0	0%	0	0	0	0%
	2001	0	0	0%	0	0	0	0%
	2002	0	0	0%	0	0	0	0%
	2003	26,683	0	0%	61	55,165	0	0%
	2004	223,482	0	0%	262	442,125	0	0%
	2005	449,497	0	0%	407	850,968	0	0%
	2006	786,551	0	0%	718	1,394,107	0	0%
	2007	1,124,559	133	0%	802	1,884,317	217	0%
	2008	1,210,537	67,823	6%	775	1,940,516	108,640	6%
	2009	1,118,658	100,932	9%	690	1,720,530	152,362	9%
	2010	1,023,580	20,323	2%	649	1,511,128	30,873	2%
	2011	972,824	32,825	3%	616	1,378,731	47,720	3%
	2012	926,905	82,374	9%	591	1,260,791	114,285	9%
	2013	884,183	204,126	23%	576	1,154,479	266,105	23%
	2014	857,863	374,931	44%	559	1,075,124	468,157	44%
	2015	841,846	141,501	17%	549	1,012,595	168,835	17%
	2016	821,648	323,188	39%	543	948,521	376,556	40%
	2017	805,461	616,302	77%	529	892,404	684,258	77%
	2018	777,140	137,111	18%	507	826,435	146,362	18%
	2019	761,188	500,878	66%	474	776,955	511,629	66%
Projected Future Experience (50 Years)	2020	892,230	373,580	42%	449	874,133	365,901	42%
	2021	884,953	440,531	50%	436	832,206	413,924	50%
	2022	856,453	519,239	61%	423	773,096	468,041	61%
	2023	826,594	608,358	74%	409	716,230	526,101	73%
	2024	795,403	707,329	89%	395	661,592	586,874	89%
	2025	762,834	813,833	107%	380	609,102	647,870	106%
	2026	728,861	928,295	127%	365	558,700	709,067	127%
	2027	693,555	1,051,846	152%	348	510,398	770,960	151%
	2028	656,987	1,181,172	180%	332	464,195	830,825	179%
	2029	619,263	1,310,430	212%	315	420,105	884,708	211%
	2030	580,559	1,439,349	248%	297	378,176	932,866	247%
	2031	541,098	1,563,903	289%	279	338,465	973,121	288%
	2032	501,177	1,672,337	334%	260	301,053	999,150	332%
	2033	461,247	1,763,685	382%	242	266,088	1,011,832	380%
	2034	421,862	1,837,433	436%	224	233,737	1,012,284	433%
	2035	383,565	1,889,332	493%	206	204,118	999,569	490%
	2036	346,793	1,921,291	554%	189	177,263	976,098	551%
	2037	311,887	1,946,972	624%	173	153,134	949,890	620%
	2038	279,120	1,966,455	705%	157	131,648	921,337	700%
	2039	248,632	1,972,194	793%	142	112,654	887,330	788%
	2040	220,445	1,968,794	893%	128	95,958	850,713	887%
	2041	194,620	1,960,650	1,007%	115	81,391	813,621	1,000%
	2042	171,153	1,945,152	1,137%	103	68,770	775,233	1,127%
	2043	149,917	1,918,374	1,280%	92	57,877	734,450	1,269%
	2044	130,788	1,882,081	1,439%	82	48,516	692,327	1,427%
	2045	113,659	1,835,953	1,615%	72	40,513	649,053	1,602%
	2046	98,394	1,775,985	1,805%	64	33,702	603,478	1,791%
	2047	84,854	1,707,866	2,013%	56	27,930	557,908	1,998%
	2048	72,910	1,637,235	2,246%	49	23,063	514,160	2,229%
	2049	62,430	1,564,242	2,506%	43	18,979	472,348	2,489%
	2050	53,273	1,493,189	2,803%	37	15,566	433,696	2,786%
	2051	45,315	1,424,401	3,143%	32	12,727	398,042	3,128%
	2052	38,431	1,356,826	3,531%	28	10,376	364,855	3,516%
	2053	32,501	1,284,338	3,952%	24	8,436	332,388	3,940%
	2054	27,408	1,210,478	4,417%	20	6,839	301,669	4,411%
	2055	23,041	1,130,958	4,908%	17	5,528	271,409	4,910%
	2056	19,305	1,036,989	5,372%	15	4,453	239,477	5,378%
	2057	16,108	934,295	5,800%	12	3,572	207,486	5,809%
	2058	13,380	828,232	6,190%	10	2,852	176,727	6,197%
	2059	11,059	723,658	6,543%	9	2,266	148,255	6,544%
	2060-2064	30,984	2,304,448	7,438%	25	5,729	422,508	7,375%
	2065-2069	9,143	870,188	9,518%	9	1,375	128,797	9,366%
History		13,612,604	2,602,448	19%	9,308	19,124,891	3,076,001	16%
Future		13,412,191	58,701,898	438%	7,063	9,292,506	25,956,348	279%
Lifetime		27,024,795	61,304,346	227%	16,371	28,417,397	29,032,348	102%

Exhibit B-2a
MedAmerica, CICA, and CLICNY
Actual and Projected Experience using Current Assumptions by Calendar Year
Nationwide Experience Restated to Reflect Pennsylvania-Specific Rate Increase History and Request
515 Series with Auto Inflation Protection

	Calendar Year	Without Interest			D End of Year Lives	With Max. Val. Interest		
		A Earned Premium	B Incurred Claims	C = B / A Incurred Loss Ratio		E Earned Premium	F Incurred Claims	G = F / E Incurred Loss Ratio
Historical Experience	1997	544	0	0%	10	1,466	0	0%
	1998	160,240	0	0%	302	412,829	0	0%
	1999	745,926	0	0%	1,148	1,838,992	0	0%
	2000	1,890,494	166,207	9%	1,996	4,460,082	392,118	9%
	2001	3,088,855	145,833	5%	3,163	6,973,470	329,235	5%
	2002	4,396,309	173,328	4%	4,065	9,497,805	374,459	4%
	2003	4,920,879	185,832	4%	4,192	10,173,292	384,183	4%
	2004	4,881,672	546,341	11%	4,010	9,657,642	1,080,853	11%
	2005	4,726,680	1,665,413	35%	3,946	8,948,339	3,152,886	35%
	2006	4,774,621	870,809	18%	3,970	8,630,631	1,577,585	18%
	2007	4,797,776	805,302	17%	3,905	8,278,717	1,386,525	17%
	2008	4,658,541	854,361	18%	3,712	7,692,847	1,417,356	18%
	2009	4,424,872	1,578,764	36%	3,502	6,996,702	2,499,144	36%
	2010	4,205,309	1,504,442	36%	3,358	6,366,103	2,285,494	36%
	2011	4,020,008	2,765,000	69%	3,229	5,825,806	4,019,607	69%
	2012	3,864,486	2,253,737	58%	3,118	5,361,255	3,129,971	58%
	2013	3,721,420	2,610,177	70%	3,013	4,942,493	3,474,769	70%
	2014	3,546,875	1,976,488	56%	2,780	4,509,540	2,517,872	56%
	2015	3,583,763	3,263,645	91%	2,598	4,361,718	3,966,108	91%
	2016	3,949,659	4,596,452	116%	2,446	4,601,439	5,362,036	117%
Projected Future Experience (50 Years)	2017	3,962,695	4,651,432	117%	2,350	4,419,249	5,192,510	117%
	2018	3,752,917	4,699,027	125%	2,211	4,006,567	5,019,753	125%
	2019	3,435,045	5,515,399	161%	2,038	3,510,743	5,637,999	161%
	2020	3,370,366	5,234,823	155%	1,832	3,297,699	5,121,226	155%
	2021	3,682,498	5,660,322	154%	1,741	3,449,460	5,299,836	154%
	2022	4,029,623	6,078,766	151%	1,553	3,613,746	5,447,462	151%
	2023	4,009,983	6,469,694	161%	1,465	3,442,960	5,549,201	161%
	2024	3,740,389	6,957,681	186%	1,377	3,074,792	5,712,021	186%
	2025	3,470,079	7,399,219	213%	1,288	2,731,261	5,814,356	213%
	2026	3,201,115	7,778,139	243%	1,199	2,412,502	5,850,575	243%
	2027	2,935,819	8,079,276	275%	1,111	2,118,644	5,817,329	275%
	2028	2,676,376	8,308,608	310%	1,024	1,849,526	5,727,057	310%
	2029	2,425,023	8,466,761	349%	939	1,604,859	5,587,300	348%
	2030	2,183,797	8,582,253	393%	857	1,384,098	5,422,467	392%
	2031	1,954,187	8,652,360	443%	777	1,186,262	5,234,317	441%
	2032	1,737,736	8,651,864	498%	701	1,010,381	5,011,732	496%
	2033	1,535,901	8,594,992	560%	629	855,417	4,767,599	557%
	2034	1,349,571	8,489,856	629%	562	720,034	4,509,676	626%
	2035	1,179,142	8,332,966	707%	499	602,688	4,238,897	703%
	2036	1,024,623	8,124,922	793%	441	501,751	3,958,119	789%
	2037	885,691	7,869,790	889%	388	415,560	3,671,832	884%
	2038	761,721	7,571,610	994%	339	342,456	3,383,588	988%
	2039	651,882	7,227,940	1,109%	295	280,844	3,093,735	1,102%
	2040	555,180	6,834,457	1,231%	256	229,217	2,802,111	1,222%
	2041	470,588	6,409,169	1,362%	221	186,209	2,517,169	1,352%
	2042	397,003	5,959,856	1,501%	190	150,567	2,242,296	1,489%
	2043	333,327	5,493,621	1,648%	162	121,172	1,980,084	1,634%
	2044	278,523	5,033,861	1,807%	138	97,054	1,738,231	1,791%
	2045	231,635	4,588,437	1,981%	117	77,374	1,518,015	1,962%
	2046	191,742	4,164,518	2,172%	99	61,398	1,320,044	2,150%
	2047	157,998	3,756,329	2,377%	84	48,501	1,140,802	2,352%
	2048	129,648	3,373,945	2,602%	70	38,153	981,903	2,574%
	2049	105,998	3,017,811	2,847%	59	29,903	841,674	2,815%
	2050	86,413	2,679,247	3,101%	49	23,370	716,215	3,065%
	2051	70,272	2,374,870	3,380%	41	18,219	608,695	3,341%
	2052	57,034	2,096,078	3,675%	34	14,176	515,251	3,635%
	2053	46,249	1,845,068	3,989%	28	11,020	435,047	3,948%
	2054	37,479	1,620,656	4,324%	24	8,562	366,689	4,283%
	2055	30,371	1,420,335	4,677%	20	6,652	308,461	4,637%
	2056	24,615	1,239,370	5,035%	16	5,169	258,323	4,998%
	2057	19,946	1,075,641	5,393%	13	4,015	215,125	5,358%
	2058	16,160	934,398	5,782%	11	3,119	179,216	5,746%
	2059	13,091	808,304	6,174%	9	2,422	148,647	6,137%
	2060-2064	35,984	2,626,678	7,300%	26	5,982	432,128	7,223%
	2065-2069	11,411	1,063,721	9,322%	8	1,538	142,665	9,276%
History		81,509,587	40,827,987	50%	65,062	131,467,726	53,200,462	40%
Future		50,106,188	220,948,214	441%	20,697	36,038,734	120,627,117	335%
Lifetime		131,615,776	261,776,200	199%	85,759	167,506,460	173,827,580	104%

Exhibit B-2c
MedAmerica, CICA, and CLICNY
Actual and Projected Experience using Current Assumptions by Calendar Year
Nationwide Experience Restated to Reflect Pennsylvania-Specific Rate Increase History and No Requested Increase
780 Series with Auto Inflation Protection

	Calendar Year	Without Interest			D End of Year Lives	With Max. Val. Interest		
		A Earned Premium	B Incurred Claims	C = B / A Incurred Loss Ratio		E Earned Premium	F Incurred Claims	G = F / E Incurred Loss Ratio
Historical Experience	1997	0	0	0%	0	0	0	0%
	1998	0	0	0%	0	0	0	0%
	1999	0	0	0%	0	0	0	0%
	2000	0	0	0%	0	0	0	0%
	2001	0	0	0%	0	0	0	0%
	2002	0	0	0%	0	0	0	0%
	2003	26,683	0	0%	61	55,165	0	0%
	2004	223,482	0	0%	262	442,125	0	0%
	2005	449,497	0	0%	407	850,968	0	0%
	2006	786,551	0	0%	718	1,394,107	0	0%
	2007	1,124,559	133	0%	802	1,884,317	217	0%
	2008	1,210,537	67,823	6%	775	1,940,516	108,640	6%
	2009	1,118,658	100,932	9%	690	1,720,530	152,362	9%
	2010	1,023,580	20,323	2%	649	1,511,128	30,873	2%
	2011	972,824	32,825	3%	616	1,378,731	47,720	3%
	2012	926,905	82,374	9%	591	1,260,791	114,285	9%
	2013	884,183	204,126	23%	576	1,154,479	266,105	23%
	2014	857,863	374,931	44%	559	1,075,124	468,157	44%
	2015	841,846	141,501	17%	549	1,012,595	168,835	17%
	2016	821,648	323,188	39%	543	948,521	376,556	40%
Projected Future Experience (50 Years)	2017	805,461	616,302	77%	529	892,404	684,258	77%
	2018	777,140	137,111	18%	507	826,435	146,362	18%
	2019	726,547	500,878	69%	474	741,593	511,629	69%
	2020	735,396	368,519	50%	435	720,486	360,944	50%
	2021	796,933	426,703	54%	422	749,448	400,933	53%
	2022	820,583	504,003	61%	409	740,733	454,312	61%
	2023	792,031	590,509	75%	396	686,302	510,673	74%
	2024	762,193	686,595	90%	382	633,994	569,682	90%
	2025	731,036	790,005	108%	368	583,742	628,917	108%
	2026	698,537	901,154	129%	353	535,489	688,358	129%
	2027	664,764	1,021,084	154%	337	489,246	748,442	153%
	2028	629,782	1,146,628	182%	321	445,012	806,567	181%
	2029	593,697	1,272,157	214%	304	402,801	858,922	213%
	2030	556,675	1,397,500	251%	287	362,659	905,808	250%
	2031	518,929	1,518,610	293%	270	324,639	945,019	291%
	2032	480,744	1,624,091	338%	252	288,821	970,424	336%
	2033	442,551	1,713,032	387%	234	255,343	982,888	385%
	2034	404,874	1,785,046	441%	217	224,363	983,560	438%
	2035	368,233	1,835,930	499%	200	195,996	971,470	496%
	2036	333,042	1,867,462	561%	183	170,269	948,921	557%
	2037	299,626	1,892,976	632%	167	147,147	923,735	628%
	2038	268,246	1,912,520	713%	152	126,549	896,272	708%
	2039	239,035	1,918,729	803%	138	108,333	863,494	797%
	2040	212,015	1,915,921	904%	124	92,313	828,094	897%
	2041	187,245	1,908,511	1,019%	112	78,328	792,220	1,011%
	2042	164,723	1,893,888	1,150%	100	66,205	755,040	1,140%
	2043	144,329	1,868,186	1,294%	89	55,736	715,470	1,284%
	2044	125,945	1,833,114	1,455%	79	46,733	674,541	1,443%
	2045	109,473	1,788,335	1,634%	70	39,033	632,432	1,620%
	2046	94,785	1,730,021	1,825%	62	32,476	588,057	1,811%
	2047	81,752	1,663,758	2,035%	54	26,917	543,679	2,020%
	2048	70,248	1,594,980	2,270%	47	22,228	501,052	2,254%
	2049	60,152	1,523,872	2,533%	41	18,292	460,301	2,516%
	2050	51,330	1,454,629	2,834%	36	15,002	422,622	2,817%
	2051	43,662	1,387,744	3,178%	31	12,266	387,907	3,163%
	2052	37,029	1,322,098	3,570%	27	9,999	355,609	3,556%
	2053	31,315	1,251,741	3,997%	23	8,130	324,031	3,986%
	2054	26,408	1,179,965	4,468%	20	6,591	294,130	4,463%
	2055	22,200	1,102,676	4,967%	17	5,327	264,674	4,969%
	2056	18,601	1,011,254	5,437%	14	4,291	233,576	5,443%
	2057	15,520	911,123	5,871%	12	3,442	202,374	5,880%
	2058	12,890	807,626	6,266%	10	2,748	172,357	6,273%
	2059	10,653	705,448	6,622%	8	2,182	144,545	6,623%
	2060-2064	29,819	2,242,636	7,521%	24	5,514	411,251	7,459%
	2065-2069	8,767	843,729	9,624%	8	1,318	124,893	9,473%
History		13,577,962	2,602,448	19%	9,308	19,089,530	3,076,001	16%
Future		12,695,766	57,114,508	450%	6,838	8,746,440	25,248,194	289%
Lifetime		26,273,728	59,716,956	227%	16,146	27,835,969	28,324,195	102%

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<u>Product</u>	<u>Number</u>
515 Series	
Tax-Qualified Long-Term Care Policy Form	14515-PA
780 Series	
Tax-Qualified Long-Term Care Policy Form	14785-PA

In 2008, MedAmerica Insurance Company (MedAmerica) acquired the long-term care block of business issued by Combined Insurance Company of America (CICA) from Ace Ltd. and subsequently submitted a certificate of assumption filing. As a result, most of the nationwide policies are now on MedAmerica paper; however, approximately 16% of the in-force policyholders nationwide objected to the assumption filing and remain on CICA paper. In Pennsylvania, all of the in-force policies are on MedAmerica paper. MedAmerica has 100% of the risk on this form(s), including policies on CICA paper, and administers and manages the entire block.

This supplement captures the pooled experience of the policy form(s) listed above as well as similar nationwide policy forms of the 515, 700, and 780 Series. Section 15 of the enclosed actuarial memorandum provides a description as to the appropriateness of pooling the experience of these policy forms. Pennsylvania-specific experience is not considered fully credible but is being provided as required. Pennsylvania-specific actual and projected experience reflects prior rate increases filed for use between May 2014 and August 2020.

A. Purpose of Supplement

This supplement has been prepared for the purpose of demonstrating that the requested rate increase is in compliance with Chapter 18 Section 3803(c) and Reg. 89.83 of the Insurance Regulations for the state of Pennsylvania, as well as provide items generally requested by the Department. It may not be appropriate for other purposes.

B. Demonstration of Compliance with Chapter 18 Section 3803

(c): We believe that we comply with this subsection of the regulation by submitting these rates before they are being used.

C. Demonstration of Compliance with Reg. 89.83

(a): This subsection requires no action.

(b): This subsection is not applicable since this filing is not for rates for a new policy form.

(c): *Revision of Current Rates*

(1): For policies issued prior to September 16, 2002, the effective date of rate stability in Pennsylvania, the minimum loss ratio requirement is 60%, as specified in Reg. 89a.117.(b). For policies issued on or after September 16, 2002, the loss ratio requirements are specified in Reg. 89a.118.(c)(2), (i.e., the 58%/85% test). Demonstration of satisfaction of these requirements is discussed in Section 15 of the enclosed actuarial memorandum.

As of December 31, 2019, 4 of the 93 policies that are in force and subject to the requested rate increase in Pennsylvania were issued on or after September 16, 2002 (approximately 4%). However, because the company manages this block of business as a whole, this rate increase filing complies with both sets of requirements for all of the policies, regardless of issue date.

(2): Section 3 of the actuarial memorandum provides a description of benefits. Copies of the affected policy form(s) may be provided upon request.

(2)(i): The primary reason why these forms are in need of a premium rate increase is due to emerging experience running more adverse than expected in pricing.

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Nationwide, the company is requesting a premium rate increase that varies by series and inflation protection option to achieve the cumulative rate increases as shown in Section 2 of the enclosed actuarial memorandum. The company is seeking this current rate increase request to help alleviate the adverse performance on this block of business. The cumulative rate increase levels were determined to vary by series and inflation protection option to better align the rate increase with the adverse experience. The table in Section 2 of the enclosed actuarial memorandum provides the average prior, requested, and cumulative increase by series and inflation protection option based on the nationwide distribution. The enclosed cover letter provides similar information on the Pennsylvania-specific distribution.

The current rate schedules along with the proposed rate schedules are enclosed with this filing. Please note that the actual rates implemented may vary slightly from those shown due to rounding algorithms.

Exhibit I of the actuarial memorandum provides nationwide earned premium and incurred claim actual and projected experience using current assumptions, as described in Section 6 of the actuarial memorandum. Attachment 1 to this supplement provides nationwide written premium and paid claim actual and projected experience using current assumptions. Values in Exhibit I and Attachment 1 are shown both before and after the requested rate increase. The interest rate used in Exhibit I and Attachment 1 to accumulate and discount values is the maximum valuation interest rate for contract reserves applicable for the year of issue (which ranges from 4.0% to 4.5%, and averages 4.4%).

Attachments 2 and 3 to this supplement provide similar information as Exhibit I and Attachment 1 respectively, except using Pennsylvania-specific experience.

(2)(ii)(A): There have been four rate increases approved and implemented on the 515 Series in Pennsylvania. The Department approved increases of 15%, 20%, 20%, and 20% in May 2014, June 2015, August 2019, and August 2020, respectively. The 20% increases approved in August 2019 and August 2020 were on policies with auto inflation only.

There has been one rate increase approved and implemented on the 780 Series in Pennsylvania for auto inflation policies. The Department approved a cumulative 35.0% increase, phased-in over two years, in August 2019. The rate increase was implemented as a 20.0% increase followed by a 12.5% increase to be implemented no sooner than one year after the first increase of 20.0%. The company is not requesting a rate increase on 780 Series policies at this time.

(2)(ii)(B): Commission scales varied by duration to produce an average of 13.6% of premium over each series policies' lifetime. Commissions were assumed to be paid on original premium at issue and not on waived premiums.

The company adjusts renewal commission rates so that total commissions paid before and after any increase in premium are similar (i.e., commissions are not paid on the increased premium).

(2)(ii)(C)(I): Premiums earned and written since inception for nationwide experience can be found in Exhibit I of the actuarial memorandum and Attachment 1 to this supplement, respectively. Premiums earned and written since inception for Pennsylvania-specific experience can be found in Attachments 2 and 3, respectively. Attachment 4 to this supplement provides reserve balances and the calculation basis for both nationwide and Pennsylvania-specific experience.

(2)(ii)(C)(II): Attachment 4 to this supplement provides a breakdown of historical incurred claims and active life reserve balance, including a description of the calculation basis, for both nationwide and Pennsylvania-specific experience.

Attachment 5 to this supplement provides actual and projected experience on a durational basis using current assumptions. Included are policy year earned premiums, incurred claims, durational loss ratios, end of year lives, and cumulative loss ratios with interest. Values in Attachment 5 are shown both before and after the requested rate increase. The number of durations shown was chosen to capture the majority of the durations underlying Exhibit I. Similar to Exhibit I and Attachments 1 through 3, the values used to calculate the cumulative loss ratios are accumulated and discounted at the maximum valuation interest rate.

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Attachment 6 to this supplement provides similar information to Attachment 5, except for Pennsylvania-specific experience.

Please note that totals in Attachments 5 and 6 may not tie exactly to Exhibit I and Attachment 2, respectively, because the experience periods captured differ slightly between calendar year and duration.

(2)(ii)(D): We believe that we have provided information sufficient to support the rate increase requested in this filing.

(2)(iii): We understand that data used in this rate increase filing is in agreement with those used in the annual statement filed with the Department.

(d): We believe the proposed rate tables provided with this filing comply with this subsection.

D. Demonstration of Compliance with Generally Requested Information

The table below provides the number of in-force policyholders subject to the requested rate increase split by issue date, series, and inflation protection option. As indicated in the enclosed cover letter for the 780 Series policies, the prior requested rate increase was approved in full. The company is not requesting a rate increase on 780 Series policies at this time.

Pennsylvania-Specific In-Force Life Count^[1]

Series	Inflation Protection Option		
	Non-Auto	Auto	All
Issued Prior to 9/16/2002			
515	56	89	145
780	0	0	0
Issued On or After 9/16/2002			
515	19	4	23
780	33	21	54
All Issue Dates			
All	108	114	222

[1] As of December 31, 2019.

Attachment 7 to this supplement provides a status of the rate increase filings, along with the current requested increases. The status is shown for each jurisdiction in which there is business in force as of December 31, 2019. Also included in the attachment are the number of policies and annualized premium as of December 31, 2019. Attachment 7 provides the status of (a) the first round and associated follow-up and (b) the current round and the first and second follow-up filings for the current round of the rate increase requests.

As part of this rate increase process, an increase has been or is expected to be requested in most jurisdictions. The company anticipates requesting an actuarially equivalent cumulative rate increase level in all jurisdictions except where limited due to regulatory requirements or the limited amount of in-force business. In jurisdictions where the company has not yet reached a decision regarding the current rate increase or the prior reduced rate increase was phased-in over multiple years, Attachment 7 indicates "TBD" (to be determined).

E. Description of Attachments and Enclosures

An Excel workbook containing the values shown in Exhibits I and II of the actuarial memorandum and Attachments 1 through 7 to this supplement is enclosed with this filing, as required.

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Attachment 1: Nationwide Actual and Projected Written Premium and Paid Claims
Attachment 2: Pennsylvania-Specific Actual and Projected Experience
Attachment 3: Pennsylvania-Specific Actual and Projected Written Premium and Paid Claims
Attachment 4: Nationwide and Pennsylvania-Specific Claim Breakdown and Reserve Balances
Attachment 5: Nationwide Actual and Projected Experience by Policy Year
Attachment 6: Pennsylvania-Specific Actual and Projected Experience by Policy Year
Attachment 7: Status Listing

Enclosures: Exhibits and Attachments in Excel
Current and Proposed Premium Rate Schedules

Attachment 1-a
MedAmerica, CICA, and CLICNY
Written Premium and Paid Claim Experience and Projections by Calendar Year
Nationwide Experience Before Requested Rate Increase
515, 700, and 780 Series

	Calendar Year	Without Interest			D End of Year Lives	With Max. Val. Interest		
		A	B	C = B / A		E	F	G = F / E
		Written Premium	Paid Claims	Loss Ratio		Written Premium	Paid Claims	Loss Ratio
Historical Experience	1997	8,976	0	0%	23	24,166	0	0%
	1998	546,203	0	0%	789	1,407,196	0	0%
	1999	2,172,401	0	0%	2,811	5,355,795	0	0%
	2000	4,113,275	30,470	1%	4,181	9,704,104	71,884	1%
	2001	6,254,052	59,391	1%	6,197	14,119,290	134,083	1%
	2002	8,411,385	62,957	1%	8,017	18,171,995	136,013	1%
	2003	9,370,180	271,339	3%	8,572	19,371,655	560,958	3%
	2004	9,685,450	275,365	3%	8,787	19,161,183	544,768	3%
	2005	10,183,367	721,834	7%	9,506	19,278,693	1,366,543	7%
	2006	11,539,366	1,077,814	9%	10,611	20,742,509	1,952,602	9%
	2007	12,186,114	1,749,755	14%	10,739	20,866,202	3,033,368	15%
	2008	11,904,700	2,126,726	18%	10,226	19,506,439	3,519,976	18%
	2009	11,135,406	2,419,276	22%	9,441	17,482,764	3,836,308	22%
	2010	10,498,999	2,653,705	25%	8,931	15,792,940	4,020,851	25%
	2011	9,936,799	3,403,200	34%	8,507	14,318,462	4,937,108	34%
	2012	9,481,249	4,159,473	44%	8,133	13,086,969	5,779,143	44%
	2013	9,009,229	4,680,155	52%	7,792	11,912,296	6,220,787	52%
	2014	8,516,217	4,718,039	55%	7,110	10,786,045	6,004,595	56%
	2015	8,408,405	6,237,727	74%	6,644	10,201,830	7,590,790	74%
Projected Future Experience (50 Years)	2016	8,224,471	6,518,618	79%	6,272	9,558,744	7,594,376	79%
	2017	7,877,973	7,134,910	91%	5,963	8,770,488	7,957,649	91%
	2018	7,459,163	8,489,601	114%	5,592	7,954,994	9,063,346	114%
	2019	7,113,632	8,617,453	121%	5,218	7,267,843	8,807,507	121%
	2020	6,949,227	6,405,042	92%	4,894	6,801,870	6,266,769	92%
	2021	6,721,359	7,655,962	114%	4,623	6,302,989	7,171,250	114%
	2022	6,359,631	8,621,007	136%	4,358	5,714,019	7,731,281	135%
	2023	5,943,776	9,484,952	160%	4,091	5,117,105	8,144,258	159%
	2024	5,529,497	10,291,983	186%	3,825	4,561,756	8,461,847	185%
	2025	5,119,933	11,054,535	216%	3,561	4,047,910	8,703,300	215%
	2026	4,717,334	11,764,999	249%	3,300	3,574,554	8,870,400	248%
	2027	4,324,236	12,414,507	287%	3,044	3,140,761	8,964,438	285%
	2028	3,942,978	12,990,526	329%	2,794	2,745,328	8,984,664	327%
	2029	3,575,808	13,484,372	377%	2,552	2,386,898	8,933,699	374%
	2030	3,224,610	13,898,323	431%	2,319	2,063,826	8,821,396	427%
	2031	2,890,835	14,234,754	492%	2,095	1,774,197	8,656,619	488%
	2032	2,576,226	14,484,701	562%	1,884	1,516,315	8,440,682	557%
	2033	2,282,440	14,642,736	642%	1,685	1,288,470	8,177,144	635%
	2034	2,010,652	14,709,304	732%	1,499	1,088,736	7,872,599	723%
	2035	1,761,503	14,686,163	834%	1,327	914,993	7,533,744	823%
	2036	1,535,104	14,574,959	949%	1,170	764,991	7,166,536	937%
	2037	1,331,142	14,380,377	1,080%	1,027	636,446	6,777,874	1,065%
	2038	1,148,800	14,109,855	1,228%	897	527,028	6,375,158	1,210%
	2039	986,843	13,769,512	1,395%	781	434,430	5,964,251	1,373%
	2040	843,912	13,363,239	1,583%	677	356,517	5,549,390	1,557%
	2041	718,579	12,895,937	1,795%	584	291,338	5,134,653	1,762%
	2042	609,287	12,374,181	2,031%	502	237,088	4,724,205	1,993%
	2043	514,494	11,806,413	2,295%	430	192,157	4,322,329	2,249%
	2044	432,651	11,203,554	2,590%	367	155,104	3,933,492	2,536%
	2045	362,305	10,576,202	2,919%	312	124,678	3,561,320	2,856%
	2046	302,166	9,933,842	3,288%	264	99,819	3,208,423	3,214%
	2047	251,038	9,285,078	3,699%	223	79,612	2,876,661	3,613%
	2048	207,811	8,639,007	4,157%	188	63,271	2,567,653	4,058%
	2049	171,470	8,003,960	4,668%	158	50,124	2,282,425	4,554%
	2050	141,072	7,386,123	5,236%	132	39,595	2,021,143	5,105%
	2051	115,785	6,792,816	5,867%	110	31,205	1,784,072	5,717%
	2052	94,834	6,228,668	6,568%	92	24,544	1,570,563	6,399%
	2053	77,556	5,694,674	7,343%	77	19,278	1,378,966	7,153%
	2054	63,351	5,191,652	8,195%	64	15,125	1,207,697	7,985%
	2055	51,707	4,719,167	9,127%	53	11,858	1,054,945	8,896%
	2056	42,171	4,273,934	10,135%	44	9,290	918,347	9,885%
	2057	34,350	3,853,047	11,217%	36	7,269	795,879	10,948%
	2058	27,945	3,456,119	12,367%	30	5,681	686,249	12,080%
	2059	22,702	3,083,520	13,582%	24	4,433	588,475	13,275%
	2060-2064	62,065	10,729,286	17,287%	69	10,932	1,837,346	16,808%
	2065-2069	18,640	5,153,390	27,647%	21	2,665	720,343	27,026%
History		184,037,013	65,407,808	36%	160,062	294,842,602	83,132,654	28%
Future		78,097,824	422,302,377	541%	56,185	57,234,204	210,742,488	368%
Lifetime		262,134,837	487,710,185	186%	216,247	352,076,806	293,875,142	83%

Attachment 1-b
MedAmerica, CICA, and CLICNY
Written Premium and Paid Claim Experience and Projections by Calendar Year
Nationwide Experience After Requested Rate Increase
515, 700, and 780 Series

	Calendar Year	Without Interest			D End of Year Lives	With Max. Val. Interest		
		A	B	C = B / A		E	F	G = F / E
		Written Premium	Paid Claims	Loss Ratio		Written Premium	Paid Claims	Loss Ratio
Historical Experience	1997	8,976	0	0%	23	24,166	0	0%
	1998	546,203	0	0%	789	1,407,196	0	0%
	1999	2,172,401	0	0%	2,811	5,355,795	0	0%
	2000	4,113,275	30,470	1%	4,181	9,704,104	71,884	1%
	2001	6,254,052	59,391	1%	6,197	14,119,290	134,083	1%
	2002	8,411,385	62,957	1%	8,017	18,171,995	136,013	1%
	2003	9,370,180	271,339	3%	8,572	19,371,655	560,958	3%
	2004	9,685,450	275,365	3%	8,787	19,161,183	544,768	3%
	2005	10,183,367	721,834	7%	9,506	19,278,693	1,366,543	7%
	2006	11,539,366	1,077,814	9%	10,611	20,742,509	1,952,602	9%
	2007	12,186,114	1,749,755	14%	10,739	20,866,202	3,033,368	15%
	2008	11,904,700	2,126,726	18%	10,226	19,506,439	3,519,976	18%
	2009	11,135,406	2,419,276	22%	9,441	17,482,764	3,836,308	22%
	2010	10,498,999	2,653,705	25%	8,931	15,792,940	4,020,851	25%
	2011	9,936,799	3,403,200	34%	8,507	14,318,462	4,937,108	34%
	2012	9,481,249	4,159,473	44%	8,133	13,086,969	5,779,143	44%
	2013	9,009,229	4,680,155	52%	7,792	11,912,296	6,220,787	52%
	2014	8,516,217	4,718,039	55%	7,110	10,786,045	6,004,595	56%
	2015	8,408,405	6,237,727	74%	6,644	10,201,830	7,590,790	74%
Projected Future Experience (50 Years)	2016	8,224,471	6,518,618	79%	6,272	9,558,744	7,594,376	79%
	2017	7,877,973	7,134,910	91%	5,963	8,770,488	7,957,649	91%
	2018	7,459,163	8,489,601	114%	5,592	7,954,994	9,063,346	114%
	2019	7,113,632	8,617,453	121%	5,218	7,267,843	8,807,507	121%
	2020	6,949,303	6,405,042	92%	4,894	6,801,945	6,266,769	92%
	2021	6,976,391	7,641,289	110%	4,546	6,541,968	7,157,510	109%
	2022	7,360,014	8,500,543	115%	4,198	6,611,788	7,623,307	115%
	2023	6,987,596	9,222,991	132%	3,939	6,014,204	7,919,511	132%
	2024	6,505,547	9,900,013	152%	3,682	5,365,160	8,139,948	152%
	2025	6,027,761	10,548,559	175%	3,427	4,763,619	8,305,543	174%
	2026	5,557,086	11,159,229	201%	3,175	4,208,691	8,414,534	200%
	2027	5,096,589	11,722,152	230%	2,927	3,699,461	8,465,646	229%
	2028	4,649,124	12,223,724	263%	2,686	3,234,678	8,455,777	261%
	2029	4,217,500	12,654,243	300%	2,453	2,812,940	8,385,492	298%
	2030	3,804,095	13,014,633	342%	2,228	2,432,469	8,262,597	340%
	2031	3,410,780	13,306,470	390%	2,013	2,091,153	8,094,497	387%
	2032	3,039,745	13,521,014	445%	1,809	1,787,101	7,881,807	441%
	2033	2,693,072	13,652,718	507%	1,617	1,518,385	7,627,245	502%
	2034	2,372,254	13,701,454	578%	1,439	1,282,796	7,336,401	572%
	2035	2,078,098	13,668,593	658%	1,274	1,077,861	7,015,173	651%
	2036	1,810,762	13,555,459	749%	1,123	900,936	6,668,842	740%
	2037	1,569,918	13,366,318	851%	985	749,343	6,303,646	841%
	2038	1,354,629	13,108,015	968%	860	620,337	5,926,325	955%
	2039	1,163,427	12,786,077	1,099%	748	511,190	5,542,159	1,084%
	2040	994,709	12,404,215	1,247%	648	419,376	5,155,044	1,229%
	2041	846,799	11,967,069	1,413%	560	342,594	4,768,724	1,392%
	2042	717,856	11,480,707	1,599%	481	278,712	4,386,975	1,574%
	2043	606,054	10,952,839	1,807%	412	225,826	4,013,654	1,777%
	2044	509,561	10,393,495	2,040%	352	182,231	3,652,813	2,004%
	2045	426,653	9,812,292	2,300%	299	146,450	3,307,697	2,259%
	2046	355,800	9,217,656	2,591%	253	117,227	2,980,570	2,543%
	2047	295,579	8,617,392	2,915%	214	93,482	2,673,087	2,859%
	2048	244,672	8,019,952	3,278%	180	74,284	2,386,751	3,213%
	2049	201,883	7,433,033	3,682%	151	58,843	2,122,500	3,607%
	2050	166,095	6,862,311	4,132%	126	46,479	1,880,474	4,046%
	2051	136,323	6,314,378	4,632%	106	36,628	1,660,869	4,534%
	2052	111,654	5,793,391	5,189%	88	28,808	1,463,059	5,079%
	2053	91,309	5,300,266	5,805%	73	22,624	1,285,518	5,682%
	2054	74,577	4,835,665	6,484%	61	17,747	1,126,766	6,349%
	2055	60,856	4,399,022	7,229%	50	13,910	985,090	7,082%
	2056	49,610	3,987,144	8,037%	42	10,892	858,279	7,880%
	2057	40,379	3,597,260	8,909%	34	8,515	744,452	8,742%
	2058	32,816	3,228,996	9,840%	28	6,647	642,421	9,665%
	2059	26,625	2,882,722	10,827%	23	5,179	551,292	10,644%
	2060-2064	72,456	10,044,744	13,863%	66	12,711	1,724,102	13,563%
	2065-2069	21,514	4,836,345	22,480%	20	3,062	677,948	22,143%
History		184,037,013	65,407,808	36%	160,062	294,842,602	83,132,654	28%
Future		89,707,473	396,039,430	441%	54,291	65,178,250	198,840,816	305%
Lifetime		273,744,486	461,447,238	169%	214,353	360,020,852	281,973,469	78%

Attachment 2-a
MedAmerica
Actual and Projected Experience using Current Assumptions by Calendar Year
Pennsylvania-Specific Experience Before Requested Rate Increase
515 and 780 Series

	Calendar Year	Without Interest			D End of Year Lives	With Max. Val. Interest		
		A	B	C = B / A		E	F	G = F / E
		Earned Premium	Incurred Claims	Incurred Loss Ratio		Earned Premium	Incurred Claims	Incurred Loss Ratio
Historical Experience	1999	48,447	0	0%	126	119,439	0	0%
	2000	254,666	91,218	36%	326	600,813	215,203	36%
	2001	364,003	0	0%	386	821,782	0	0%
	2002	388,780	0	0%	440	839,922	0	0%
	2003	398,558	58,576	15%	451	823,968	121,099	15%
	2004	391,196	0	0%	423	773,921	0	0%
	2005	379,170	0	0%	411	717,827	0	0%
	2006	396,634	183,046	46%	442	715,392	331,612	46%
	2007	452,244	218,956	48%	463	773,690	379,586	49%
	2008	448,838	204,303	46%	447	735,026	338,932	46%
	2009	419,562	191,388	46%	421	658,448	303,834	46%
	2010	395,561	281,743	71%	402	594,962	428,014	72%
	2011	373,398	275,705	74%	380	538,207	400,805	74%
	2012	359,072	105,670	29%	369	495,849	147,002	30%
	2013	341,283	182,971	54%	356	451,575	243,578	54%
	2014	326,490	381,280	117%	320	413,712	485,718	117%
	2015	316,354	44,846	14%	297	384,004	54,669	14%
	2016	325,070	186,513	57%	271	378,027	217,579	58%
	2017	314,964	631,623	201%	259	350,827	705,096	201%
	2018	293,082	111,221	38%	237	312,662	118,812	38%
	2019	264,686	216,616	82%	222	270,445	221,415	82%
Projected Future Experience (50 Years)	2020	254,523	349,092	137%	204	249,109	341,542	137%
	2021	262,945	371,533	141%	193	246,517	347,958	141%
	2022	260,132	399,401	154%	182	233,626	358,085	153%
	2023	243,372	427,606	176%	171	209,402	367,022	175%
	2024	226,654	454,039	200%	159	186,851	373,114	200%
	2025	210,032	475,852	227%	148	165,913	374,415	226%
	2026	193,581	494,557	255%	137	146,544	372,620	254%
	2027	177,470	511,009	288%	126	128,763	368,714	286%
	2028	161,833	525,191	325%	115	112,551	362,932	322%
	2029	146,759	535,143	365%	104	97,849	354,217	362%
	2030	132,371	542,834	410%	94	84,621	344,202	407%
	2031	118,764	548,421	462%	85	72,804	333,152	458%
	2032	106,000	551,162	520%	76	62,320	320,790	515%
	2033	94,137	551,133	585%	67	53,086	307,336	579%
	2034	83,219	548,731	659%	59	45,019	293,197	651%
	2035	73,262	547,650	748%	52	38,024	280,382	737%
	2036	64,256	542,465	844%	46	32,001	266,161	832%
	2037	56,167	533,076	949%	40	26,845	250,738	934%
	2038	48,939	522,087	1,067%	35	22,452	235,488	1,049%
	2039	42,528	507,487	1,193%	31	18,732	219,577	1,172%
	2040	36,858	490,185	1,330%	27	15,589	203,527	1,306%
	2041	31,840	470,061	1,476%	23	12,933	187,384	1,449%
	2042	27,413	450,014	1,642%	20	10,695	172,291	1,611%
	2043	23,531	431,884	1,835%	17	8,818	158,837	1,801%
	2044	20,131	413,028	2,052%	15	7,246	145,899	2,013%
	2045	17,146	392,735	2,291%	13	5,928	133,195	2,247%
	2046	14,527	374,580	2,579%	11	4,824	121,916	2,527%
	2047	12,241	358,454	2,928%	10	3,903	111,923	2,868%
	2048	10,260	340,163	3,315%	8	3,140	101,770	3,241%
	2049	8,546	317,773	3,718%	7	2,509	91,059	3,629%
	2050	7,075	291,425	4,119%	6	1,993	79,959	4,013%
	2051	5,827	266,756	4,578%	5	1,573	70,062	4,453%
	2052	4,770	241,502	5,063%	4	1,234	60,729	4,920%
	2053	3,878	214,260	5,526%	3	961	51,567	5,364%
	2054	3,131	186,436	5,954%	3	744	42,994	5,782%
	2055	2,514	160,408	6,381%	2	572	35,463	6,201%
	2056	2,007	136,990	6,824%	2	438	29,061	6,642%
	2057	1,593	116,536	7,316%	2	333	23,771	7,143%
	2058	1,254	98,362	7,844%	1	251	19,333	7,691%
	2059	983	81,720	8,316%	1	189	15,492	8,191%
	2060-2064	2,407	239,154	9,935%	2	422	41,530	9,845%
	2065-2069	531	73,502	13,855%	1	78	10,809	13,807%
History		7,252,060	3,365,675	46%	7,449	11,770,498	4,712,953	40%
Future		3,195,405	16,084,394	503%	2,307	2,317,403	8,380,214	362%
Lifetime		10,447,465	19,450,069	186%	9,756	14,087,901	13,093,167	93%

Attachment 2-b
MedAmerica
Actual and Projected Experience using Current Assumptions by Calendar Year
Pennsylvania-Specific Experience After Requested Rate Increase
515 and 780 Series

	Calendar Year	Without Interest			D End of Year Lives	With Max. Val. Interest		
		A	B	C = B / A		E	F	G = F / E
		Earned Premium	Incurred Claims	Incurred Loss Ratio		Earned Premium	Incurred Claims	Incurred Loss Ratio
Historical Experience	1999	48,447	0	0%	126	119,439	0	0%
	2000	254,666	91,218	36%	326	600,813	215,203	36%
	2001	364,003	0	0%	386	821,782	0	0%
	2002	388,780	0	0%	440	839,922	0	0%
	2003	398,558	58,576	15%	451	823,968	121,099	15%
	2004	391,196	0	0%	423	773,921	0	0%
	2005	379,170	0	0%	411	717,827	0	0%
	2006	396,634	183,046	46%	442	715,392	331,612	46%
	2007	452,244	218,956	48%	463	773,690	379,586	49%
	2008	448,838	204,303	46%	447	735,026	338,932	46%
	2009	419,562	191,388	46%	421	658,448	303,834	46%
	2010	395,561	281,743	71%	402	594,962	428,014	72%
	2011	373,398	275,705	74%	380	538,207	400,805	74%
	2012	359,072	105,670	29%	369	495,849	147,002	30%
	2013	341,283	182,971	54%	356	451,575	243,578	54%
	2014	326,490	381,280	117%	320	413,712	485,718	117%
	2015	316,354	44,846	14%	297	384,004	54,669	14%
	2016	325,070	186,513	57%	271	378,027	217,579	58%
	2017	314,964	631,623	201%	259	350,827	705,096	201%
	2018	293,082	111,221	38%	237	312,662	118,812	38%
	2019	264,686	216,616	82%	222	270,445	221,415	82%
Projected Future Experience (50 Years)	2020	254,523	349,092	137%	204	249,109	341,542	137%
	2021	262,945	371,533	141%	193	246,517	347,958	141%
	2022	270,322	392,482	145%	177	242,754	351,888	145%
	2023	260,719	415,128	159%	166	224,273	356,326	159%
	2024	242,820	440,542	181%	155	200,112	362,041	181%
	2025	225,007	461,515	205%	144	177,668	363,161	204%
	2026	207,363	479,474	231%	133	156,897	361,291	230%
	2027	190,078	495,221	261%	122	137,826	357,366	259%
	2028	173,300	508,748	294%	112	120,438	351,622	292%
	2029	157,126	518,189	330%	102	104,674	343,057	328%
	2030	141,694	525,463	371%	92	90,493	333,260	368%
	2031	127,107	530,679	418%	82	77,833	322,457	414%
	2032	113,433	533,100	470%	73	66,607	310,371	466%
	2033	100,729	532,830	529%	65	56,724	297,232	524%
	2034	89,041	530,274	596%	58	48,094	283,447	589%
	2035	78,382	528,987	675%	51	40,612	270,948	667%
	2036	68,740	523,803	762%	45	34,170	257,134	753%
	2037	60,074	514,659	857%	39	28,654	242,214	845%
	2038	52,327	504,066	963%	34	23,953	227,506	950%
	2039	45,452	490,061	1,078%	30	19,971	212,191	1,062%
	2040	39,369	473,533	1,203%	26	16,607	196,772	1,185%
	2041	33,985	454,359	1,337%	22	13,765	181,289	1,317%
	2042	29,235	435,283	1,489%	19	11,372	166,819	1,467%
	2043	25,072	418,053	1,667%	17	9,366	153,921	1,643%
	2044	21,430	400,056	1,867%	15	7,689	141,487	1,840%
	2045	18,238	380,577	2,087%	13	6,284	129,238	2,057%
	2046	15,441	363,087	2,351%	11	5,109	118,336	2,316%
	2047	13,005	347,509	2,672%	9	4,130	108,661	2,631%
	2048	10,897	329,694	3,025%	8	3,322	98,784	2,974%
	2049	9,078	307,883	3,392%	7	2,655	88,360	3,329%
	2050	7,519	282,234	3,754%	6	2,108	77,558	3,678%
	2051	6,196	258,222	4,167%	5	1,666	67,929	4,078%
	2052	5,077	233,685	4,603%	4	1,308	58,859	4,501%
	2053	4,131	207,228	5,016%	3	1,019	49,957	4,901%
	2054	3,340	180,294	5,398%	3	789	41,649	5,276%
	2055	2,684	155,127	5,779%	2	608	34,356	5,654%
	2056	2,146	132,515	6,176%	2	465	28,163	6,053%
	2057	1,704	112,818	6,623%	1	354	23,057	6,512%
	2058	1,341	95,347	7,109%	1	267	18,780	7,023%
	2059	1,051	79,332	7,552%	1	201	15,072	7,497%
	2060-2064	2,562	233,293	9,104%	2	446	40,605	9,095%
	2065-2069	556	72,226	12,991%	1	82	10,646	13,054%
History		7,252,060	3,365,675	46%	7,449	11,770,498	4,712,953	40%
Future		3,375,239	15,598,200	462%	2,256	2,436,993	8,143,312	334%
Lifetime		10,627,299	18,963,874	178%	9,705	14,207,491	12,856,265	90%

Attachment 3-a
MedAmerica
Written Premium and Paid Claim Experience and Projections by Calendar Year
Pennsylvania-Specific Experience Before Requested Rate Increase
515 and 780 Series

	Calendar Year	Without Interest			D End of Year Lives	With Max. Val. Interest		
		A	B	C = B / A		E	F	G = F / E
		Written Premium	Paid Claims	Loss Ratio		Written Premium	Paid Claims	Loss Ratio
Historical Experience	1999	76,792	0	0%	126	189,322	0	0%
	2000	291,307	0	0%	326	687,256	0	0%
	2001	370,885	644	0%	386	837,319	1,454	0%
	2002	388,969	0	0%	440	840,330	0	0%
	2003	396,064	24,761	6%	451	818,811	51,190	6%
	2004	386,122	43,906	11%	423	763,884	86,861	11%
	2005	374,822	13,879	4%	411	709,597	26,275	4%
	2006	398,224	21,142	5%	442	717,625	38,301	5%
	2007	451,830	106,549	24%	463	772,854	184,715	24%
	2008	445,584	153,270	34%	447	729,783	254,269	35%
	2009	416,357	110,176	26%	421	653,462	174,908	27%
	2010	393,024	235,117	60%	402	591,134	357,181	60%
	2011	370,888	287,307	77%	380	534,611	417,671	78%
	2012	357,607	284,773	80%	369	493,834	396,160	80%
	2013	339,475	241,872	71%	356	449,169	321,990	72%
	2014	321,767	288,575	90%	320	407,717	367,619	90%
	2015	317,775	253,908	80%	297	385,737	309,528	80%
	2016	321,313	166,668	52%	271	373,646	194,428	52%
	2017	313,170	283,338	90%	259	348,824	316,297	91%
	2018	289,274	345,793	120%	237	308,594	369,395	120%
	2019	260,147	242,649	93%	222	265,804	248,049	93%
Projected Future Experience (50 Years)	2020	254,522	187,705	74%	204	249,108	183,632	74%
	2021	264,658	243,792	92%	193	248,122	228,291	92%
	2022	257,913	287,626	112%	182	231,638	257,825	111%
	2023	241,178	327,685	136%	171	207,521	281,194	136%
	2024	224,498	365,470	163%	159	185,082	300,245	162%
	2025	207,935	400,387	193%	148	164,266	314,922	192%
	2026	191,563	432,046	226%	137	145,027	325,370	224%
	2027	175,552	460,459	262%	126	127,383	332,042	261%
	2028	160,021	485,581	303%	115	111,303	335,316	301%
	2029	145,061	507,167	350%	104	96,730	335,405	347%
	2030	130,793	525,336	402%	94	83,625	332,754	398%
	2031	117,306	540,314	461%	85	71,923	327,825	456%
	2032	104,658	552,224	528%	76	61,543	320,966	522%
	2033	92,909	561,077	604%	67	52,405	312,424	596%
	2034	82,105	566,963	691%	59	44,428	302,470	681%
	2035	72,256	570,721	790%	52	37,513	291,728	778%
	2036	63,346	572,262	903%	46	31,559	280,290	888%
	2037	55,349	571,193	1,032%	40	26,464	268,103	1,013%
	2038	48,212	567,605	1,177%	35	22,128	255,354	1,154%
	2039	41,880	561,369	1,340%	31	18,455	242,109	1,312%
	2040	36,282	552,540	1,523%	27	15,353	228,505	1,488%
	2041	31,332	541,105	1,727%	23	12,733	214,640	1,686%
	2042	26,967	527,454	1,956%	20	10,527	200,746	1,907%
	2043	23,141	512,434	2,214%	17	8,678	187,185	2,157%
	2044	19,793	496,323	2,508%	15	7,130	174,048	2,441%
	2045	16,854	479,125	2,843%	13	5,831	161,312	2,766%
	2046	14,276	461,359	3,232%	11	4,744	149,130	3,143%
	2047	12,030	443,597	3,688%	10	3,839	137,651	3,586%
	2048	10,083	425,568	4,221%	8	3,088	126,734	4,103%
	2049	8,398	406,506	4,840%	7	2,468	116,130	4,705%
	2050	6,952	385,770	5,549%	6	1,960	105,676	5,393%
	2051	5,724	363,803	6,355%	5	1,547	95,524	6,175%
	2052	4,684	340,825	7,277%	4	1,213	85,752	7,069%
	2053	3,804	316,621	8,323%	3	944	76,313	8,083%
	2054	3,069	291,236	9,491%	3	730	67,238	9,216%
	2055	2,461	265,166	10,777%	2	560	58,642	10,464%
	2056	1,962	239,106	12,190%	2	428	50,661	11,833%
	2057	1,553	213,718	13,765%	2	325	43,400	13,358%
	2058	1,219	189,458	15,539%	1	245	36,897	15,068%
	2059	954	166,530	17,457%	1	184	31,124	16,917%
	2060-2064	2,320	550,286	23,723%	2	408	92,586	22,698%
	2065-2069	504	234,333	46,468%	1	75	32,726	43,706%
History		7,281,396	3,104,326	43%	7,449	11,879,312	4,116,291	35%
Future		3,166,072	17,689,846	559%	2,307	2,299,232	8,300,887	361%
Lifetime		10,447,469	20,794,173	199%	9,756	14,178,544	12,417,178	88%

Attachment 3-b
MedAmerica
Written Premium and Paid Claim Experience and Projections by Calendar Year
Pennsylvania-Specific Experience After Requested Rate Increase
515 and 780 Series

	Calendar Year	Without Interest			D End of Year Lives	With Max. Val. Interest		
		A	B	C = B / A		E	F	G = F / E
		Written Premium	Paid Claims	Loss Ratio		Written Premium	Paid Claims	Loss Ratio
Historical Experience	1999	76,792	0	0%	126	189,322	0	0%
	2000	291,307	0	0%	326	687,256	0	0%
	2001	370,885	644	0%	386	837,319	1,454	0%
	2002	388,969	0	0%	440	840,330	0	0%
	2003	396,064	24,761	6%	451	818,811	51,190	6%
	2004	386,122	43,906	11%	423	763,884	86,861	11%
	2005	374,822	13,879	4%	411	709,597	26,275	4%
	2006	398,224	21,142	5%	442	717,625	38,301	5%
	2007	451,830	106,549	24%	463	772,854	184,715	24%
	2008	445,584	153,270	34%	447	729,783	254,269	35%
	2009	416,357	110,176	26%	421	653,462	174,908	27%
	2010	393,024	235,117	60%	402	591,134	357,181	60%
	2011	370,888	287,307	77%	380	534,611	417,671	78%
	2012	357,607	284,773	80%	369	493,834	396,160	80%
	2013	339,475	241,872	71%	356	449,169	321,990	72%
	2014	321,767	288,575	90%	320	407,717	367,619	90%
	2015	317,775	253,908	80%	297	385,737	309,528	80%
	2016	321,313	166,668	52%	271	373,646	194,428	52%
	2017	313,170	283,338	90%	259	348,824	316,297	91%
	2018	289,274	345,793	120%	237	308,594	369,395	120%
	2019	260,147	242,649	93%	222	265,804	248,049	93%
Projected Future Experience (50 Years)	2020	254,521	187,705	74%	204	249,107	183,632	74%
	2021	264,658	243,792	92%	193	248,122	228,291	92%
	2022	270,759	286,304	106%	177	243,145	256,641	106%
	2023	258,356	323,810	125%	166	222,246	277,872	125%
	2024	240,491	359,052	149%	155	198,201	294,980	149%
	2025	222,736	391,785	176%	144	175,885	308,169	175%
	2026	205,175	421,576	205%	133	155,252	317,505	205%
	2027	187,995	448,392	239%	122	136,327	323,368	237%
	2028	171,329	472,146	276%	112	119,081	326,074	274%
	2029	155,277	492,569	317%	102	103,455	325,796	315%
	2030	139,972	509,758	364%	92	89,407	322,941	361%
	2031	125,513	523,909	417%	82	76,871	317,936	414%
	2032	111,963	535,120	478%	73	65,757	311,100	473%
	2033	99,382	543,391	547%	65	55,979	302,661	541%
	2034	87,816	548,802	625%	58	47,445	292,877	617%
	2035	77,275	552,163	715%	51	40,050	282,348	705%
	2036	67,736	553,398	817%	45	33,682	271,165	805%
	2037	59,171	552,148	933%	39	28,234	259,288	918%
	2038	51,524	548,517	1,065%	34	23,595	246,899	1,046%
	2039	44,735	542,390	1,212%	30	19,665	234,064	1,190%
	2040	38,732	533,824	1,378%	26	16,347	220,914	1,351%
	2041	33,421	522,815	1,564%	22	13,544	207,541	1,532%
	2042	28,740	509,732	1,774%	19	11,186	194,164	1,736%
	2043	24,641	495,378	2,010%	17	9,211	181,123	1,966%
	2044	21,057	479,996	2,280%	15	7,560	168,495	2,229%
	2045	17,915	463,557	2,588%	13	6,177	156,245	2,529%
	2046	15,164	446,545	2,945%	11	5,021	144,516	2,878%
	2047	12,772	429,502	3,363%	9	4,060	133,450	3,287%
	2048	10,703	412,142	3,851%	8	3,265	122,905	3,764%
	2049	8,915	393,721	4,416%	7	2,609	112,641	4,317%
	2050	7,383	373,626	5,060%	6	2,072	102,504	4,947%
	2051	6,083	352,304	5,791%	5	1,637	92,650	5,661%
	2052	4,982	329,984	6,624%	4	1,284	83,159	6,474%
	2053	4,051	306,470	7,565%	3	1,001	73,990	7,395%
	2054	3,271	281,823	8,615%	3	774	65,176	8,421%
	2055	2,626	256,535	9,770%	2	595	56,833	9,551%
	2056	2,095	231,282	11,039%	2	455	49,092	10,792%
	2057	1,659	206,712	12,460%	1	345	42,055	12,178%
	2058	1,303	183,265	14,068%	1	260	35,760	13,744%
	2059	1,019	161,129	15,818%	1	195	30,175	15,446%
	2060-2064	2,465	533,321	21,637%	2	431	89,928	20,868%
	2065-2069	527	228,091	43,307%	1	78	31,938	41,076%
History		7,281,396	3,104,326	43%	7,449	11,879,312	4,116,291	35%
Future		3,345,907	17,168,479	513%	2,256	2,419,611	8,078,859	334%
Lifetime		10,627,303	20,272,806	191%	9,705	14,298,923	12,195,150	85%

Attachment 4
Breakdown of Historical Incurred Claims and Reserve Balances at December 31, 2019

Nationwide Experience
MedAmerica, CICA, and CLICNY
515, 700, and 780 Series

Incurred Year	Discounted to the Year of Incurrence					Year-End Active Life Reserve ^[3]
	Incurred Claims ^[1]	Paid Claims	Disabled Life Reserve	IBNR Reserve	Total Claim Reserve ^[2]	
1997	0	0	0		0	
1998	0	0	0		0	
1999	43,198	43,198	0		0	
2000	190,025	190,025	0		0	
2001	263,180	263,180	0		0	
2002	587,804	587,804	0		0	
2003	266,048	266,048	0		0	
2004	1,042,726	1,042,726	0		0	
2005	3,021,107	2,753,173	267,934		267,934	
2006	2,720,509	2,670,688	49,821		49,821	
2007	1,713,599	1,713,599	0		0	
2008	2,416,335	2,416,335	0		0	
2009	4,304,209	4,112,946	191,263		191,263	
2010	3,171,158	3,171,158	0		0	
2011	5,732,652	5,512,787	219,865		219,865	
2012	4,077,497	3,793,134	284,364		284,364	
2013	5,684,574	5,213,609	470,966		470,966	
2014	5,600,353	5,381,301	219,051		219,051	
2015	5,775,336	5,254,769	520,567		520,567	
2016	8,185,005	6,172,755	2,012,250		2,012,250	
2017	8,918,678	5,794,045	3,124,633		3,124,633	
2018	9,056,385	2,969,204	6,087,181		6,087,181	
2019	8,884,266	497,630	6,070,290	2,316,346	8,386,636	118,229,828

Pennsylvania-Specific Experience
MedAmerica
515 and 780 Series

Incurred Year	Discounted to the Year of Incurrence					Year-End Active Life Reserve ^[3]
	Incurred Claims ^[1]	Paid Claims	Disabled Life Reserve	IBNR Reserve	Total Claim Reserve ^[2]	
1999	0	0	0		0	
2000	91,218	91,218	0		0	
2001	0	0	0		0	
2002	0	0	0		0	
2003	58,576	58,576	0		0	
2004	0	0	0		0	
2005	0	0	0		0	
2006	183,046	183,046	0		0	
2007	218,956	218,956	0		0	
2008	204,303	204,303	0		0	
2009	191,388	191,388	0		0	
2010	281,743	281,743	0		0	
2011	275,705	275,705	0		0	
2012	105,670	105,670	0		0	
2013	182,971	182,971	0		0	
2014	381,280	358,924	22,356		22,356	
2015	44,846	44,846	0		0	
2016	186,513	186,513	0		0	
2017	631,623	350,358	281,264		281,264	
2018	111,221	111,221	0		0	
2019	216,616	3,769	119,934	92,912	212,847	4,944,214

[1] Incurred claims are the sum of paid claims, disabled life reserve, and incurred but not reported (IBNR) reserve.

[2] Claim reserve is the sum of disabled life reserve and IBNR reserve.

[3] Active life reserve is defined as interpolated terminal reserves plus unearned premium reserves.

Attachment 5-a
MedAmerica, CICA, and CLICNY
Nationwide Experience and Projections by Policy Year - Before Requested Rate Increase
515, 700, and 780 Series

Policy Year	Actual and Projected Experience using Current Assumptions					Cumulative Loss Ratio w/ Max. Val. Interest
	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives		
1	18,133,511	387,944	2%	14,325		2%
2	15,263,438	778,702	5%	12,706		3%
3	13,860,922	1,593,669	11%	11,708		6%
4	12,970,019	1,913,373	15%	10,970		8%
5	12,282,619	1,260,332	10%	10,366		8%
6	11,704,774	3,263,037	28%	9,900		10%
7	11,186,883	2,815,393	25%	9,435		12%
8	10,631,175	4,020,875	38%	8,990		14%
9	10,149,733	3,214,817	32%	8,580		15%
10	9,743,055	5,227,256	54%	8,192		18%
11	9,327,711	3,657,472	39%	7,831		19%
12	8,942,573	7,281,156	81%	7,420		22%
13	8,551,223	6,423,612	75%	6,990		24%
14	8,224,446	4,936,706	60%	6,550		25%
15	7,958,732	7,198,124	90%	6,183		27%
16	7,709,398	8,338,254	108%	5,820		30%
17	7,415,454	11,440,224	154%	5,444		33%
18	7,074,288	10,250,174	145%	5,102		36%
19	6,779,674	10,180,458	150%	4,781		38%
20	6,436,198	11,288,159	175%	4,467		41%
21	6,075,088	10,989,577	181%	4,166		43%
22	5,691,084	12,339,158	217%	3,884		46%
23	5,278,232	13,146,234	249%	3,604		49%
24	4,853,348	13,857,870	286%	3,327		51%
25	4,431,789	14,400,894	325%	3,053		54%
26	4,020,052	14,785,125	368%	2,785		57%
27	3,622,318	15,028,698	415%	2,525		59%
28	3,242,390	15,101,581	466%	2,276		62%
29	2,882,787	15,032,160	521%	2,040		64%
30	2,546,305	14,826,152	582%	1,818		66%
31	2,235,396	14,546,616	651%	1,611		69%
32	1,950,974	14,218,948	729%	1,421		71%
33	1,693,159	13,839,106	817%	1,248		73%
34	1,461,546	13,400,747	917%	1,090		74%
35	1,255,268	12,909,520	1,028%	948		76%
36	1,072,998	12,379,098	1,154%	821		78%
37	913,071	11,818,412	1,294%	708		79%
38	773,609	11,223,452	1,451%	608		80%
39	652,700	10,596,182	1,623%	520		82%
40	548,475	9,928,278	1,810%	444		83%
41	459,091	9,233,129	2,011%	377		84%
42	382,803	8,542,544	2,232%	319		84%
43	318,028	7,871,215	2,475%	269		85%
44	263,297	7,234,630	2,748%	227		86%
45	217,276	6,616,947	3,045%	190		86%
46	178,734	6,031,861	3,375%	159		87%
47	146,583	5,498,893	3,751%	133		87%
48	119,964	4,998,624	4,167%	111		88%
49	97,976	4,508,672	4,602%	92		88%
50	79,871	4,009,022	5,019%	77		88%
51-55	223,282	13,530,711	6,060%	224		89%
56-60	75,756	6,277,171	8,286%	82		90%
61-65	23,432	2,558,543	10,919%	27		90%
66-70	6,175	780,021	12,633%	7		90%
Total	262,138,682	457,529,530	175%	206,950		90%

Attachment 5-b
MedAmerica, CICA, and CLICNY
Nationwide Experience and Projections by Policy Year - After Requested Rate Increase
515, 700, and 780 Series

Policy Year	Actual and Projected Experience using Current Assumptions					Cumulative Loss Ratio w/ Max. Val. Interest
	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives		
1	18,133,511	387,944	2%	14,325		2%
2	15,263,438	778,702	5%	12,706		3%
3	13,860,922	1,593,669	11%	11,708		6%
4	12,970,019	1,913,373	15%	10,970		8%
5	12,282,619	1,260,332	10%	10,366		8%
6	11,704,774	3,263,037	28%	9,900		10%
7	11,186,883	2,815,393	25%	9,435		12%
8	10,631,175	4,020,875	38%	8,990		14%
9	10,149,733	3,214,817	32%	8,580		15%
10	9,743,055	5,227,256	54%	8,192		18%
11	9,327,711	3,657,472	39%	7,831		19%
12	8,942,573	7,281,156	81%	7,420		22%
13	8,551,552	6,423,596	75%	6,990		24%
14	8,233,670	4,935,837	60%	6,547		25%
15	8,004,380	7,192,414	90%	6,173		27%
16	7,824,973	8,319,021	106%	5,801		30%
17	7,598,509	11,398,949	150%	5,415		33%
18	7,313,064	10,184,087	139%	5,063		36%
19	7,110,422	10,063,952	142%	4,722		38%
20	6,933,784	11,064,474	160%	4,381		41%
21	6,758,396	10,603,158	157%	4,056		43%
22	6,499,972	11,777,538	181%	3,756		45%
23	6,169,062	12,402,809	201%	3,469		47%
24	5,734,993	12,998,506	227%	3,196		50%
25	5,255,936	13,475,142	256%	2,930		52%
26	4,774,467	13,814,548	289%	2,671		55%
27	4,307,173	14,024,550	326%	2,421		57%
28	3,859,738	14,076,283	365%	2,181		59%
29	3,435,286	13,996,547	407%	1,953		61%
30	3,037,306	13,790,537	454%	1,740		63%
31	2,668,894	13,517,319	506%	1,541		65%
32	2,331,291	13,201,666	566%	1,359		67%
33	2,024,800	12,839,724	634%	1,192		69%
34	1,749,087	12,426,153	710%	1,041		70%
35	1,503,249	11,965,302	796%	905		72%
36	1,285,804	11,468,987	892%	783		73%
37	1,094,846	10,945,179	1,000%	675		75%
38	928,196	10,390,029	1,119%	579		76%
39	783,621	9,805,702	1,251%	495		77%
40	658,926	9,184,669	1,394%	422		78%
41	551,922	8,538,569	1,547%	358		79%
42	460,539	7,896,864	1,715%	303		79%
43	382,893	7,275,040	1,900%	256		80%
44	317,233	6,686,995	2,108%	215		81%
45	261,969	6,118,032	2,335%	180		81%
46	215,639	5,580,176	2,588%	151		82%
47	176,943	5,090,278	2,877%	126		82%
48	144,862	4,630,887	3,197%	105		82%
49	118,322	4,181,239	3,534%	87		83%
50	96,439	3,721,934	3,859%	72		83%
51-55	268,967	12,596,843	4,683%	212		84%
56-60	90,417	5,862,395	6,484%	78		84%
61-65	27,659	2,385,195	8,624%	26		84%
66-70	7,219	727,568	10,078%	7		84%
Total	273,748,831	432,992,722	158%	205,057		84%

Attachment 6-a
MedAmerica
Pennsylvania-Specific Experience and Projections by Policy Year - Before Requested Rate Increase
515 and 780 Series

Policy Year	Actual and Projected Experience using Current Assumptions				
	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Cumulative Loss Ratio w/ Max. Val. Interest
1	689,905	91,218	13%	630	13%
2	585,866	0	0%	570	7%
3	527,771	0	0%	526	5%
4	498,254	58,576	12%	492	7%
5	468,067	0	0%	466	6%
6	443,542	301,405	68%	445	13%
7	420,962	4,369	1%	425	12%
8	403,019	310,557	77%	412	17%
9	385,462	39,299	10%	395	17%
10	370,382	461,396	125%	383	24%
11	355,607	68,080	19%	369	23%
12	338,064	79,135	23%	345	23%
13	324,824	306,736	94%	330	26%
14	309,277	324,484	105%	304	29%
15	303,668	271,647	89%	280	31%
16	310,236	90,427	29%	263	31%
17	307,812	379,331	123%	244	34%
18	287,041	344,667	120%	229	36%
19	265,701	455,472	171%	211	39%
20	249,202	281,560	113%	197	40%
21	245,217	378,428	154%	182	43%
22	241,576	433,216	179%	170	45%
23	229,652	462,738	201%	158	47%
24	213,093	492,550	231%	146	50%
25	195,775	516,725	264%	135	52%
26	178,704	535,809	300%	123	55%
27	162,061	550,743	340%	112	57%
28	146,058	561,429	384%	101	59%
29	130,809	567,799	434%	91	62%
30	116,454	570,276	490%	81	64%
31	103,129	572,701	555%	72	66%
32	90,882	574,523	632%	64	68%
33	79,718	575,006	721%	56	70%
34	69,621	574,572	825%	49	73%
35	60,551	570,865	943%	43	74%
36	52,445	564,981	1,077%	37	76%
37	45,234	556,333	1,230%	32	78%
38	38,855	542,675	1,397%	28	80%
39	33,227	521,690	1,570%	24	81%
40	28,283	495,687	1,753%	21	83%
41	23,966	467,177	1,949%	18	84%
42	20,212	435,197	2,153%	15	85%
43	16,959	402,788	2,375%	13	86%
44	14,167	371,306	2,621%	11	87%
45	11,798	343,861	2,914%	10	88%
46	9,797	319,092	3,257%	8	88%
47	8,114	296,394	3,653%	7	89%
48	6,713	278,273	4,145%	6	90%
49	5,554	261,491	4,708%	5	90%
50	4,597	242,943	5,285%	4	91%
51-55	13,463	933,321	6,932%	13	92%
56-60	4,760	454,730	9,554%	5	93%
61-65	1,230	139,351	11,331%	1	93%
66-70	186	27,283	14,663%	0	93%
Total	10,447,524	19,460,313	186%	9,358	93%

Attachment 6-b
MedAmerica
Pennsylvania-Specific Experience and Projections by Policy Year - After Requested Rate Increase
515 and 780 Series

Policy Year	Actual and Projected Experience using Current Assumptions					Cumulative Loss Ratio w/ Max. Val. Interest
	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives		
1	689,905	91,218	13%	630		13%
2	585,866	0	0%	570		7%
3	527,771	0	0%	526		5%
4	498,254	58,576	12%	492		7%
5	468,067	0	0%	466		6%
6	443,542	301,405	68%	445		13%
7	420,962	4,369	1%	425		12%
8	403,019	310,557	77%	412		17%
9	385,462	39,299	10%	395		17%
10	370,382	461,396	125%	383		24%
11	355,607	68,080	19%	369		23%
12	338,064	79,135	23%	345		23%
13	324,824	306,736	94%	330		26%
14	309,277	324,484	105%	304		29%
15	303,668	271,647	89%	280		31%
16	310,236	90,427	29%	263		31%
17	307,812	379,331	123%	244		34%
18	287,041	344,667	120%	229		36%
19	265,815	455,449	171%	211		39%
20	249,886	281,352	113%	196		40%
21	247,228	377,599	153%	182		42%
22	248,095	429,933	173%	168		45%
23	243,068	453,840	187%	154		47%
24	229,100	479,852	209%	142		49%
25	211,255	502,478	238%	131		52%
26	192,980	520,735	270%	120		54%
27	175,143	534,897	305%	108		56%
28	157,976	544,892	345%	98		59%
29	141,601	550,677	389%	88		61%
30	126,168	552,704	438%	78		63%
31	111,826	554,689	496%	69		65%
32	98,628	556,104	564%	61		67%
33	86,581	556,251	642%	54		69%
34	75,671	555,562	734%	47		71%
35	65,858	551,799	838%	41		73%
36	57,077	546,015	957%	36		75%
37	49,257	537,608	1,091%	31		76%
38	42,331	524,376	1,239%	27		78%
39	36,217	504,095	1,392%	23		79%
40	30,843	478,999	1,553%	20		81%
41	26,148	451,508	1,727%	17		82%
42	22,064	420,564	1,906%	15		83%
43	18,525	389,137	2,101%	13		84%
44	15,487	358,557	2,315%	11		85%
45	12,909	331,858	2,571%	9		86%
46	10,729	307,756	2,868%	8		86%
47	8,896	285,613	3,210%	7		87%
48	7,369	267,908	3,635%	6		87%
49	6,105	251,542	4,120%	5		88%
50	5,060	233,557	4,616%	4		88%
51-55	14,863	896,969	6,035%	12		90%
56-60	5,270	437,541	8,303%	5		90%
61-65	1,364	134,161	9,836%	1		91%
66-70	207	26,189	12,640%	0		91%
Total	10,627,358	18,974,091	179%	9,307		91%

Attachment 7-a
MedAmerica, CICA, and CLICNY
Status of Filings as of July 20, 2021
All Jurisdictions in Which These Forms are In Force
515, 700, and 780 Series

Jurisdiction	Rate Series	12/31/2019 Policies In Force	12/31/2019 Annualized Premium ⁽¹⁾	First Round Nationwide Request			First Round Follow-Up		
				Requested Increase	Disposition Date	Average Filed Increase ⁽²⁾	Requested Increase	Disposition Date	Average Filed Increase ⁽²⁾
Arkansas	515 Series	119	\$149,667	38%	Disapproved	0%	38%	6/19/2015	18%
Arkansas	780 Series	15	\$13,034	N/A			N/A		
Arizona	515 Series	4	\$4,198	Not Filed			Not Filed		
Arizona	780 Series	3	\$4,650	N/A			N/A		
California	515 Series	92	\$122,142	Not Filed			Not Filed		
California	780 Series	36	\$51,050	N/A			N/A		
Colorado	515 Series	151	\$242,274	Not Filed			38%	3/30/2015	13%
Connecticut	515 Series	30	\$51,947	38%	Disapproved	0%	Not Filed		
Delaware	515 Series	6	\$13,271	38%	4/2/2014	38%	No Follow-Up		
Delaware	780 Series	2	\$1,761	N/A			N/A		
Florida	700 Series	64	\$103,870	N/A			N/A		
Florida	780 Series	147	\$145,245	N/A			N/A		
Georgia	515 Series	84	\$150,315	38%	8/22/2014	15%	20%	7/28/2015	8%
Georgia	780 Series	3	\$3,292	N/A			N/A		
Iowa	515 Series	65	\$99,529	38%	4/4/2014	17%	18%	9/10/2015	18%
Iowa	780 Series	97	\$132,085	N/A			N/A		
Idaho	515 Series	117	\$134,367	38%	11/12/2014	20%	15%	Disapproved	0%
Idaho	780 Series	24	\$28,246	N/A			N/A		
Illinois	515 Series	162	\$311,859	38%	8/15/2014	38%	No Follow-Up		
Illinois	700 Series	2	\$30,053	N/A			N/A		
Illinois	780 Series	88	\$130,200	N/A			N/A		
Indiana	515 Series	59	\$90,562	Not Filed			38%	8/7/2015	10%
Indiana	700 Series	50	\$66,652	N/A			N/A		
Kansas	515 Series	5	\$5,838	38%	6/6/2014	38%	No Follow-Up		
Kansas	780 Series	2	\$3,213	N/A			N/A		
Kentucky	515 Series	87	\$83,548	38%	4/7/2014	15%	22%	4/18/2016	8%
Kentucky	780 Series	57	\$67,009	N/A			N/A		
Louisiana	515 Series	26	\$30,349	38%	11/13/2014	20%	15%	Disapproved	0%
Louisiana	780 Series	33	\$43,122	N/A			N/A		
Massachusetts	515 Series	23	\$29,752	Not Filed			Not Filed		
Maryland	780 Series	6	\$12,299	N/A			N/A		
Maine	515 Series	8	\$24,607	38%	2/27/2015	22%	Not Filed		
Maine	700 Series	24	\$29,796	N/A			N/A		
Maine	780 Series	25	\$32,432	N/A			N/A		
Michigan	515 Series	23	\$53,656	38%	2/3/2014	38%	No Follow-Up		
Michigan	700 Series	54	\$114,303	N/A			N/A		
Michigan	780 Series	4	\$14,435	N/A			N/A		
Minnesota	515 Series	352	\$494,033	Not Filed			38%	2/5/2016	29%
Minnesota	780 Series	366	\$422,443	N/A			N/A		
Missouri	515 Series	155	\$282,889	38%	3/25/2014	20%	15%	5/4/2015	15%
Missouri	780 Series	81	\$85,455	N/A			N/A		
Mississippi	515 Series	2	\$1,754	Not Filed			Not Filed		
Montana	515 Series	36	\$52,358	38%	7/3/2014	15%	20%	Withdrawn	
Montana	780 Series	1	\$2,711	N/A			N/A		
North Carolina	515 Series	235	\$340,181	38%	9/26/2014	20%	Not Filed		
North Carolina	780 Series	64	\$95,559	N/A			N/A		
North Dakota	780 Series	26	\$26,111	N/A			N/A		
Nebraska	515 Series	15	\$18,305	38%	8/11/2014	38%	No Follow-Up		
Nebraska	700 Series	9	\$14,852	N/A			N/A		
New Hampshire	515 Series	22	\$31,761	38%	3/23/2015	30%	Not Filed		
New Hampshire	700 Series	7	\$6,567	N/A			N/A		
New Hampshire	780 Series	10	\$10,955	N/A			N/A		
New Mexico	515 Series	5	\$3,821	N/A			N/A		
New Mexico	780 Series	1	\$2,780	N/A			N/A		
Nevada	515 Series	10	\$14,790	38%	10/15/2014	38%	No Follow-Up		
Nevada	700 Series	1	\$817	N/A			N/A		
New York	515 Series	68	\$117,879	Not Filed			15%	7/20/2015	15%
Ohio	515 Series	27	\$41,701	38%	4/24/2015	25%	Not Filed		
Ohio	700 Series	6	\$6,585	N/A			N/A		
Ohio	780 Series	27	\$41,980	N/A			N/A		
Oklahoma	515 Series	35	\$65,910	38%	6/4/2014	25%	10%	1/25/2016	10%
Oklahoma	780 Series	7	\$9,522	N/A			N/A		
Oregon	515 Series	119	\$186,299	38%	5/13/2014	38%	No Follow-Up		
Oregon	780 Series	27	\$50,790	N/A			N/A		
Pennsylvania	515 Series	168	\$212,925	38%	5/13/2014	15%	20%	6/24/2015	20%
Pennsylvania	780 Series	54	\$76,466	N/A			N/A		
Rhode Island	515 Series	11	\$18,158	38%	2/26/2019	38%	No Follow-Up		
South Carolina	515 Series	113	\$140,272	38%	3/17/2014	20%	Not Filed		
South Carolina	780 Series	1	\$6,795	N/A			N/A		
South Dakota	515 Series	21	\$52,970	38%	1/6/2014	38%	No Follow-Up		
South Dakota	780 Series	7	\$7,784	N/A			N/A		
Tennessee	515 Series	292	\$458,754	38%	3/24/2014	38%	No Follow-Up		
Tennessee	780 Series	17	\$16,141	N/A			N/A		
Texas	515 Series	193	\$346,018	38%	9/10/2014	19%	Not Filed		
Texas	780 Series	97	\$117,392	N/A			N/A		
Utah	780 Series	9	\$9,050	N/A			N/A		
Virginia	515 Series	139	\$143,126	Not Filed			38%	Disapproved	0%
Virginia	780 Series	13	\$20,535	N/A			N/A		
Vermont	515 Series	79	\$122,887	38%	Disapproved	0%	38%	Disapproved	0%
Vermont	700 Series	25	\$36,825	N/A			N/A		
Vermont	780 Series	2	\$2,542	N/A			N/A		
Washington	515 Series	199	\$458,666	38%	4/15/2014	38%	No Follow-Up		
Wisconsin	515 Series	111	\$176,653	38%	3/6/2014	38%	No Follow-Up		
Wisconsin	780 Series	8	\$12,218	N/A			N/A		
West Virginia	515 Series	17	\$33,526	38%	8/6/2014	15%	20%	8/5/2015	20%
Wyoming	515 Series	61	\$130,595	Not Filed			38%	5/19/2015	38%
Wyoming	780 Series	18	\$36,653	N/A			N/A		

(1) Annualized premium reflects all rate increases filed for use between January 2014 and April 2020.

(2) "Filed" is used in a generic sense to indicate that a rate increase has been approved, accepted, filed for use, etc., by a jurisdiction. Average rate increase percentages are based on the business in force as of December 31, 2019.

(3) The requested rate increase level varies by inflation option; average rate increase percentages are based on the distribution of in-force business as of December 31, 2019.

(4) The company is "Not Filing" in jurisdictions where limited by regulatory requirements or due to limited amount of in-force business. No follow-up is indicated for jurisdictions that approximately filed the full requested increase.

(5) "TBD" (to be determined) is used in jurisdictions where the company has not yet reached a decision regarding the rate increase request or the prior reduced rate increase was phased-in over multiple years.

Attachment 7-b
MedAmerica, CICA, and CLICNY
Status of Filings as of July 20, 2021
All Jurisdictions in Which These Forms are In Force
515, 700, and 780 Series

Jurisdiction	Rate Series	12/31/2019 Policies In Force	12/31/2019 Annualized Premium ^[1]	Current Round Nationwide Request				Current Round Follow-Up				Current Round 2nd Follow-Up				Average Cumulative Increase Filed ^[2]			
				Requested Increase ^[3]	Status ^[2/4/5]	Date Submitted	Disposition Date	Average Filed Increase ^[2]	Requested Increase ^[3]	Status ^[2/4/5]	Date Submitted	Disposition Date	Average Filed Increase ^[2]	Requested Increase ^[3]	Status ^[2/4/5]		Date Submitted	Disposition Date	Average Filed Increase ^[2]
Arkansas	515 Series	119	\$149,667	45%	Filed	6/8/2018	6/18/2018	7%	36%	Filed	3/9/2020	3/30/2020	12%	26%	Filed	12/3/2020	1/11/2021	13%	59%
Arkansas	780 Series	15	\$13,034	6%	Filed	6/8/2018	6/18/2018	3%		Not Filing					Not Filing				3%
Arizona	515 Series	4	\$4,186		Not Filing					Not Filing					Not Filing				0%
Arizona	780 Series	3	\$4,650		Not Filing					Not Filing					Not Filing				0%
California	515 Series	92	\$122,142		Not Filing					Not Filing					Not Filing				0%
California	780 Series	36	\$51,090		Not Filing					Not Filing					Not Filing				0%
Colorado	515 Series	151	\$242,274	54%	Pending	3/18/2020													13%
Connecticut	515 Series	30	\$51,947	99%	Filed	4/25/2018	5/23/2018	11%	78%	Filed	2/10/2020	4/28/2020	15%	64%	Pending	6/10/2021			28%
Delaware	515 Series	6	\$13,271		Not Filing					Not Filing					Not Filing				38%
Delaware	780 Series	2	\$1,761		Not Filing					Not Filing					Not Filing				0%
Florida	700 Series	64	\$103,870	42%	Filed	3/2/2017	10/3/2017	35%		TBD									35%
Florida	780 Series	147	\$145,245	42%	Filed	3/2/2017	10/3/2017	37%		TBD									37%
Georgia	515 Series	84	\$150,315	53%	Filed	2/6/2018	5/29/2018	7%	46%	Filed	11/13/2019	2/19/2020	8%	33%	Filed	10/19/2020	11/24/2020	8%	55%
Georgia	780 Series	3	\$3,292		Not Filing					Not Filing					Not Filing				0%
Iowa	515 Series	65	\$99,529	51%	Filed	4/17/2019	6/24/2019	14%	37%	Filed	6/8/2020	7/13/2020	24%		TBD				95%
Iowa	780 Series	97	\$132,085	20%	Filed	4/17/2019	6/24/2019	10%	11%	Filed	6/8/2020	7/13/2020	11%		No Follow-Up				22%
Idaho	515 Series	117	\$134,367	66%	Filed	2/2/2018	1/13/2021	24%											49%
Idaho	780 Series	24	\$28,246	26%	Filed	2/2/2018	1/13/2021	11%											11%
Illinois	515 Series	182	\$311,859	41%	Filed	12/21/2017	1/15/2019	41%		No Follow-Up					No Follow-Up				94%
Illinois	700 Series	4	\$8,058	46%	Filed	12/21/2017	1/15/2019	46%		No Follow-Up					No Follow-Up				46%
Illinois	780 Series	88	\$130,200	18%	Filed	12/21/2017	1/15/2019	18%		No Follow-Up					No Follow-Up				18%
Indiana	515 Series	59	\$90,562	87%	Disapproved	12/4/2018	4/17/2019	0%		TBD									10%
Indiana	700 Series	50	\$66,652	62%	Disapproved	12/4/2018	4/17/2019	0%		TBD									0%
Kansas	515 Series	5	\$5,838		Not Filing					Not Filing					Not Filing				38%
Kansas	780 Series	2	\$3,213		Not Filing					Not Filing					Not Filing				0%
Kentucky	515 Series	87	\$83,548	7%	Disapproved	3/27/2019	5/21/2019	0%	6%	Not Yet Filed									25%
Kentucky	780 Series	57	\$67,009	3%	Filed	3/27/2019	5/21/2019	3%		No Follow-Up					No Follow-Up				3%
Louisiana	515 Series	26	\$30,349	67%	Disapproved	7/9/2018	7/30/2018			Not Filing					Not Filing				20%
Louisiana	780 Series	33	\$43,122	22%	Disapproved	7/9/2018	7/30/2018			Not Filing					Not Filing				0%
Massachusetts	515 Series	23	\$29,752	40%	Filed	8/4/2017	10/17/2018	20%		TBD									20%
Maryland	780 Series	6	\$12,299		Not Filing										Not Filing				0%
Maine	515 Series	8	\$24,607	78%	Filed	8/10/2018	10/19/2018	24%	46%	Not Yet Filed									51%
Maine	700 Series	24	\$29,796	73%	Filed	8/10/2018	10/19/2018	29%	36%	Not Yet Filed									29%
Maine	780 Series	25	\$32,432	17%	Filed	8/10/2018	10/19/2018	17%		No Follow-Up					No Follow-Up				17%
Michigan	515 Series	23	\$53,656	60%	Filed	1/26/2018	2/27/2018	60%		No Follow-Up					No Follow-Up				120%
Michigan	700 Series	64	\$114,203	74%	Filed	1/26/2018	2/27/2018	74%		No Follow-Up					No Follow-Up				74%
Michigan	780 Series	4	\$4,438		Not Filing					Not Filing					Not Filing				0%
Minnesota	515 Series	352	\$494,033	52%	Filed	6/15/2020	2/2/2021	54%											99%
Minnesota	780 Series	366	\$422,443	20%	Filed	6/15/2020	2/2/2021	20%											20%
Missouri	515 Series	155	\$282,889	70%	Filed	3/13/2018	5/29/2018	29%	16%	Filed	6/29/2020	7/31/2020	16%		No Follow-Up				108%
Missouri	780 Series	81	\$85,455	8%	Filed	3/13/2018	5/25/2018	4%	4%	Filed	6/29/2020	7/29/2020	4%		No Follow-Up				8%
Mississippi	515 Series	2	\$1,754		Not Filing					Not Filing					Not Filing				0%
Montana	515 Series	36	\$52,358	83%	Filed	3/22/2019	6/19/2019	32%		TBD									52%
Montana	780 Series	1	\$2,711	35%	Filed	3/22/2019	6/19/2019	35%		No Follow-Up					No Follow-Up				35%
North Carolina	515 Series	235	\$340,181	61%	Filed	3/13/2018	8/5/2019	24%		TBD									49%
North Carolina	780 Series	84	\$95,559	14%	Filed	3/13/2018	8/5/2019	8%		TBD									8%
North Dakota	515 Series	26	\$26,111		Not Filing					Not Filing					Not Filing				0%
Nebraska	515 Series	15	\$18,305	63%	Not Yet Filed														38%
Nebraska	700 Series	9	\$14,852	96%	Not Yet Filed														0%
New Hampshire	515 Series	22	\$31,761	50%	Not Yet Filed														30%
New Hampshire	700 Series	7	\$6,587	104%	Not Yet Filed														0%
New Hampshire	780 Series	10	\$10,955	29%	Not Yet Filed														0%
New Mexico	515 Series	5	\$3,821		Not Filing					Not Filing					Not Filing				0%
New Mexico	780 Series	1	\$2,759		Not Filing					Not Filing					Not Filing				0%
Nevada	515 Series	10	\$14,790		Not Filing					Not Filing					Not Filing				38%
Nevada	700 Series	1	\$5,17		Not Filing					Not Filing					Not Filing				0%
New York	515 Series	68	\$117,879	77%	Filed	4/12/2018	11/29/2018	10%	66%	Pending	2/2/2021								27%
Ohio	515 Series	27	\$41,701	62%	Filed	6/15/2018	10/11/2018	11%	12%	Pending	6/24/2020								39%
Ohio	700 Series	6	\$6,565	85%	Filed	6/15/2018	10/11/2018	13%	13%	Pending	6/24/2020								13%
Ohio	780 Series	27	\$41,980	14%	Filed	6/15/2018	10/11/2018	6%	6%	Pending	6/24/2020								6%
Oklahoma	515 Series	35	\$65,910	35%	Filed	3/21/2019	4/5/2019	8%	29%	Filed	2/28/2020	3/13/2020	9%	17%	Filed	2/24/2021	3/9/2021	8%	75%
Oklahoma	780 Series	7	\$9,522	23%	Filed	3/21/2019	4/5/2019	10%	14%	Filed	2/28/2020	3/13/2020	10%	2%	Filed	2/24/2021	3/9/2021	2%	24%
Oregon	515 Series	119	\$186,299	58%	Pending	12/21/2018													38%
Oregon	780 Series	27	\$50,790	32%	Pending	12/21/2018													0%
Pennsylvania	515 Series	168	\$212,925	41%	Filed	3/21/2019	8/12/2019	12%	32%	Filed	7/6/2020	8/21/2020	14%	12%	Not Yet Filed				77%
Pennsylvania	780 Series	54	\$76,466	18%	Filed	3/21/2019	8/12/2019	18%		No Follow-Up					No Follow-Up				18%
Rhode Island	515 Series	11	\$18,158		TBD														38%
South Carolina	515 Series	113	\$140,272	35%	Filed	6/1/2018	9/10/2018	8%	26%	Filed	1/22/2021	4/13/2021	5%						35%
South Carolina	780 Series	1	\$6,795	35%	Filed	6/1/2018	9/10/2018	20%	14%	Filed	1/22/2021	4/13/2021	12%						34%
South Dakota	515 Series	21	\$52,970	52%	Filed	6/12/2018	9/5/2019	52%		No Follow-Up					No Follow-Up				109%
South Dakota	780 Series	7	\$7,784	13%	Filed	6/12/2018	9/5/2019	13%		No Follow-Up					No Follow-Up				13%
Tennessee	515 Series	292	\$458,754	18%	Filed	3/4/2019	9/20/2019	11%	7%	Filed	1/11/2021	3/8/2021	4%						60%
Tennessee	780 Series	17	\$16,141	6%	Filed	3/4/2019	9/20/2019	3%	2%	Filed	1/11/2021	3/8/2021	2%						5%
Texas	515 Series	193	\$346,018	46%	Filed	8/13/2018	12/21/2018	46%		TBD									74%
Texas	780 Series	97	\$117,392	18%	Filed	8/13/2018	12												



MedAmerica Insurance Company

Home Office: Pittsburgh, PA

MedAmerica Insurance Company of New York

Home Office: Rochester, NY

MedAmerica Insurance Company of Florida

Home Office: Orlando, FL

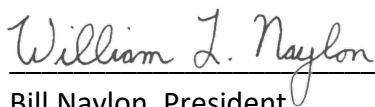
Letter of Authorization

To: Department of Insurance

MedAmerica Insurance Company ("MedAmerica") has entered into a service agreement with Milliman, Inc. ("Milliman") effective October 3, 2016, that includes long-term care rate filing services on our behalf. The agreement provides, in part, that Milliman is responsible for preparing and filing for approval with state insurance departments MedAmerica's long-term care rate increase filings as directed by MedAmerica. Milliman is also authorized to receive, on MedAmerica's behalf, written and oral communication from each state department of insurance for the purpose of completing the rate increase filing process.

Please accept this letter of authorization for the purpose stated above. Should you have any questions regarding the above, please forward your comments to:

MedAmerica Insurance Company
165 Court Street
Rochester, NY 14647



Bill Naylon, President

MedAmerica Insurance Company

1/19/2021

Date

Time-Sensitive! Action Needed - Review Options and Make Your Decision
RE: Your Long Term Care Insurance
Notice of Premium Increase — Please Read & Retain for Your Records

<<FIRST_NAME>> <<LAST_NAME>>
<<STREET_ADDRESS1>>
<<STREET_ADDRESS2>>
<<CITY>> <<STATE>> <<ZIP>>

<<DATE>>
Billing Account ID: <<POLICY_NUMBER>>

Dear <<SALUTATION LAST_NAME>>:

We are writing to notify you that we have filed a premium increase of <<INC_AMT>> with the Department of Insurance. This premium change is based on the overall experience of all contracts in your class and has nothing to do with your current age, health status, claims history or any other personal factors. This increase applies to all insureds having the same policy form as you, regardless of the effective date of coverage. Please be advised that premiums are subject to future rate increases.

The premium rate increase for your long term care insurance coverage will change on <<NEXT_BILL_DATE>>. Your <<MODAL>> premium payment will change from <<CURRENT_RATE>> to <<FUTURE_RATE>>.

We understand this premium increase may affect your ability to afford your current level of benefits. Please review the options regarding your coverage that are outlined below and make the decision that best meets your needs.

- **Option #1: Continue your coverage at your current level of benefits.** You may keep your current level of benefits by paying the increased premium when it is due on <<NEXT_BILL_DATE>>. If you choose this option, no additional action, other than your premium payment, is required. Please understand that paying the increased premium for coverage through 120 days from the date of the rate increase constitutes your acceptance of the rate increase and voids the offer of the Contingent Non-Forfeiture Benefit outlined in Option #3 below.
- **Option #2: Offset the increased premium by reducing your level of benefits.** You may be able to adjust your benefits to reduce your premium. Please understand that this option is not always available as you may have selected the state-mandated minimum benefits allowable for long term care insurance. Please call Customer Service toll free at 1-800-240-1675 to discuss your options.
- **Option #3: Elect the reduced Contingent Non-Forfeiture Benefit.**

If you elect the Contingent Non-Forfeiture Benefit Option, no further premium is due. This option becomes effective as of your current paid through date. As of the date of this letter, your Contingent Non-Forfeiture Benefit would be <<RESULT_OF_CNF_FORMULA>>.

There are two ways to elect the Contingent Non-Forfeiture Benefit:

- Choose this option today by signing and dating the enclosed Contingent Non-Forfeiture Benefit Election Form and returning it in the enclosed postage-paid envelope; OR
- If you do not pay the increased premium within 120 days of the due date, which is <<NEXT_BILL_DATE>>, you will be entitled to the Contingent Non-Forfeiture Benefit. We will automatically change your coverage to the Contingent Non-Forfeiture Benefit in lieu of your policy lapsing for non-payment of premium.

IMPORTANT: Paying the increased premium for coverage through 120 days from <<NEXT_BILL_DATE>>, constitutes your acceptance of the rate increase and voids the Contingent Non-Forfeiture Benefit offer.

What is the Contingent Non-Forfeiture Benefit?

The Contingent Non-Forfeiture Benefit Option allows you to retain reduced long term care insurance benefits in the event you can no longer afford your premium due to a substantial premium increase. Under this option, the same **Daily Benefit Amount** in effect at the time of the lapse will be payable, but the **Lifetime Benefit Amount** will be equal to the greater of the items a) or b) below:

- a) The total amount of premiums paid and applied to Your Policy; **OR**
- b) Thirty (30) times the **Daily Benefit Amount**

The total of all benefits paid under your policy will not exceed the **Lifetime Benefit Amount** that would have been payable if your policy did not lapse.

Important facts to know about this reduced benefit are:

- No future premium is due.
- The **Lifetime Benefit Amount** is significantly less than the benefit provided if you choose to continue paying your premium.
- All riders and inflation options will be terminated.
- All other terms, conditions, limitations and exclusions in your current coverage apply to the Contingent Non-Forfeiture Benefit.

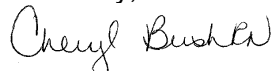
IMPORTANT NOTE: If your policy includes a Spousal Benefit Transfer Rider, both you and your spouse must continue to maintain identical coverage. You must both select the same option regarding this rate increase.

If you have questions on the above options, please call Customer Service toll free at **1-800-240-1675** between the hours of 8:30 a.m. and 5 p.m. EST, Monday through Friday.

If you are currently on claim and your premium is being waived, the increase will be applied when your premium is no longer being waived. Please be assured that your benefits are not affected and that your claims will continue to be paid.

As always, thank you for your business with the company.

Sincerely,



Cheryl Bush, RN
Senior Vice President, Long Term Care Operations

Contingent Non-Forfeiture Benefit Election Form

<<FIRST_NAME>> <<LAST_NAME>>
<<STREET_ADDRESS1>>
<<STREET_ADDRESS2>>
<<CITY>> <<STATE>> <<ZIP>>

<<DATE>>

Billing Account ID: <<POLICY_NUMBER>>

I have decided to stop future premium payments and accept the reduced Contingent Non-Forfeiture Benefit.

I understand the following:

- No future premium is due; and
- I will have a reduced lifetime benefit equal to the sum of all premiums paid and applied to date, **OR** thirty (30) times the Daily Benefit Amount, whichever is greater; and
- The Contingent Non-Forfeiture Benefit is significantly less than the benefit provided if I chose to keep paying my premium; and
- The Contingent Non-Forfeiture Benefit is only available if I satisfy the requirements for Benefit Eligibility as defined in my policy or certificate; and
- The Contingent Non-Forfeiture Benefit will be payable up to my Daily Benefit Amount in effect on the date of this change; and
- All riders and inflation options will be terminated; and
- All other terms, conditions, limitations and exclusions in my current coverage apply to the Contingent Non-Forfeiture Benefit.

Signature:

I request my current long term care insurance coverage be reduced to the Contingent Non-Forfeiture Benefit offered by the company. This option becomes effective as of my current paid through date. This option is not a cash refund. A summary of Contingent Non-Forfeiture Benefits will be sent to me when this request is processed.

Signature

Date

Mailing Instructions: Sign and date this form and return in the enclosed postage-paid envelope.